

NONDEL

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



Effective Date:
7/17/25 11:14 AM

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

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

Conforming Fixed Express Loan Programs

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

Conforming 30 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	95.550	95.529	95.507	
5.375	96.252	96.231	96.210	
5.49	96.932	96.911	96.890	
5.5	96.932	96.911	96.890	
5.625	97.582	97.561	97.540	
5.75	98.033	98.004	97.976	
5.875	98.674	98.646	98.617	
5.99	99.300	99.272	99.244	
6	99.300	99.272	99.244	
6.125	99.878	99.849	99.821	
6.25	100.218	100.175	100.132	
6.375	100.766	100.724	100.681	
6.49	101.268	101.225	101.182	
6.5	101.268	101.225	101.182	
6.625	101.736	101.694	101.651	
6.75	102.061	102.019	101.976	
6.875	102.505	102.462	102.420	
6.99	102.936	102.894	102.851	
7	102.936	102.894	102.851	
7.125	103.338	103.295	103.252	
7.25	103.803	103.739	103.675	
7.375	104.209	104.145	104.081	
7.49	104.613	104.549	104.485	
7.5	104.613	104.549	104.485	
7.625	104.988	104.924	104.860	
7.75	105.173	105.109	105.045	
7.875	105.529	105.465	105.401	
7.99	105.458	105.394	105.330	
8	105.458	105.394	105.330	
8.125	105.711	105.647	105.584	

Conforming 25 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5.25	95.550	95.529	95.507	
5.375	96.252	96.231	96.210	
5.49	96.932	96.911	96.890	
5.5	96.932	96.911	96.890	
5.625	97.582	97.561	97.540	
5.75	98.033	98.004	97.976	
5.875	98.674	98.646	98.617	
5.99	99.300	99.272	99.244	
6	99.300	99.272	99.244	
6.125	99.878	99.849	99.821	
6.25	100.218	100.175	100.132	
6.375	100.766	100.724	100.681	
6.49	101.268	101.225	101.182	
6.5	101.268	101.225	101.182	
6.625	101.736	101.694	101.651	
6.75	102.061	102.019	101.976	
6.875	102.505	102.462	102.420	
6.99	102.936	102.894	102.851	
7	102.936	102.894	102.851	
7.125	103.338	103.295	103.252	
7.25	103.803	103.739	103.675	
7.375	104.209	104.145	104.081	
7.49	104.613	104.549	104.485	
7.5	104.613	104.549	104.485	
7.625	104.988	104.924	104.860	
7.75	105.173	105.109	105.045	
7.875	105.529	105.465	105.401	
7.99	105.458	105.394	105.330	
8	105.458	105.394	105.330	
8.125	105.711	105.647	105.584	

Conforming 20 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
5	96.193	96.143	96.093	
5.125	96.853	96.803	96.753	
5.25	97.493	97.443	97.394	
5.375	98.115	98.065	98.015	
5.49	98.716	98.666	98.616	
5.5	98.716	98.666	98.616	
5.625	99.289	99.239	99.190	
5.75	99.715	99.658	99.601	
5.875	100.287	100.230	100.173	
5.99	100.834	100.777	100.720	
6	100.834	100.777	100.720	
6.125	101.344	101.287	101.230	
6.25	101.167	101.096	101.025	
6.375	101.577	101.506	101.435	
6.49	102.154	102.083	102.012	
6.5	102.154	102.083	102.012	
6.625	102.599	102.528	102.457	
6.75	102.986	102.915	102.844	
6.875	102.829	102.758	102.687	
6.99	103.238	103.167	103.096	
7	103.238	103.167	103.096	
7.125	103.619	103.548	103.477	
7.25	104.189	104.125	104.061	
7.375	104.632	104.568	104.504	
7.49	105.044	104.980	104.916	
7.5	105.044	104.980	104.916	
7.625	105.420	105.356	105.292	
7.75	105.784	105.720	105.656	
7.875	106.135	106.071	106.007	
8	106.473	106.409	106.345	

Conforming 15 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.5	97.524	97.498	97.468	
4.625	97.904	97.878	97.848	
4.75	98.261	98.233	98.203	
4.875	98.664	98.636	98.605	
4.99	99.057	99.029	98.999	
5	99.057	99.029	98.999	
5.125	99.438	99.410	99.379	
5.25	99.940	99.911	99.881	
5.375	100.302	100.273	100.242	
5.49	100.686	100.656	100.626	
5.5	100.686	100.656	100.626	
5.625	100.991	100.962	100.932	
5.75	101.307	101.278	101.248	
5.875	101.639	101.610	101.579	
5.99	101.957	101.927	101.897	
6	101.957	101.927	101.897	
6.125	102.282	102.253	102.222	
6.25	102.465	102.430	102.392	
6.375	102.787	102.753	102.715	
6.49	103.131	103.097	103.059	
6.5	103.131	103.097	103.059	
6.625	103.437	103.402	103.364	
6.75	103.520	103.483	103.445	
6.875	103.825	103.789	103.751	
6.99	104.110	104.073	104.036	

Conforming 10 Year Fixed Express				
Rate	Days to Lock			
	30	45	60	
4.25	96.926	96.892	96.854	
4.375	97.349	97.316	97.278	
4.49	97.762	97.728	97.690	
4.5	97.762	97.728	97.690	
4.625	98.166	98.133	98.095	
4.75	98.755	98.714	98.669	
4.875	99.158	99.116	99.071	
4.99	99.551	99.510	99.464	
5	99.551	99.510	99.464	
5.125	99.932	99.890	99.845	
5.25	100.290	100.249	100.203	
5.375	100.646	100.605	100.560	
5.49	100.921	100.879	100.834	
5.5	100.921	100.879	100.834	
5.625	101.286	101.244	101.199	
5.75	101.585	101.543	101.498	
5.875	101.942	101.900	101.854	
5.99	102.310	102.267	102.222	
6	102.310	102.267	102.222	
6.125	102.685	102.643	102.597	
6.25	102.455	102.414	102.369	
6.375	102.803	102.762	102.716	
6.49	103.172	103.131	103.085	
6.5	103.172	103.131	103.085	
6.625	103.478	103.436	103.391	

Conforming Adjustable Rate Express Loan Programs

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

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10/1 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.75	94.588	94.499	94.408	
4.875	95.102	95.013	94.923	
5	95.635	95.546	95.455	
5.125	96.195	96.106	96.015	
5.25	96.719	96.630	96.539	
5.375	97.191	97.102	97.011	
5.5	97.632	97.543	97.453	
5.625	98.025	97.936	97.845	
5.75	98.412	98.323	98.232	
5.875	98.787	98.698	98.607	
6	99.161	99.072	98.981	
6.125	99.528	99.439	99.349	
6.25	99.853	99.764	99.673	
6.375	100.110	100.021	99.930	
6.5	100.322	100.233	100.142	
6.625	100.462	100.373	100.282	
6.75	100.565	100.476	100.385	
6.875	100.611	100.522	100.431	
7	100.668	100.579	100.489	
7.125	100.723	100.634	100.543	
7.25	100.756	100.667	100.576	
7.375	100.756	100.667	100.576	
7.5	100.765	100.676	100.586	
7.625	100.789	100.700	100.609	
7.75	100.803	100.714	100.623	
7.875	100.803	100.714	100.623	
8	100.803	100.714	100.623	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR ARM Express				
Rate	Days to Lock			
	30	45	60	
4.75	96.058	95.969	95.878	
4.875	96.510	96.421	96.330	
5	96.936	96.847	96.756	
5.125	97.324	97.235	97.144	
5.25	97.718	97.629	97.538	
5.375	98.120	98.031	97.940	
5.5	98.516	98.427	98.336	
5.625	98.902	98.813	98.722	
5.75	99.231	99.142	99.052	
5.875	99.476	99.387	99.296	
6	99.714	99.625	99.534	
6.125	99.942	99.853	99.762	
6.25	100.158	100.069	99.978	
6.375	100.355	100.266	100.175	
6.5	100.558	100.469	100.378	
6.625	100.770	100.681	100.591	
6.75	100.916	100.827	100.737	
6.875	100.965	100.876	100.785	
7	101.059	100.970	100.879	
7.125	101.231	101.142	101.051	
7.25	101.363	101.264	101.173	
7.375	101.400	101.311	101.220	
7.5	101.434	101.345	101.254	
7.625	101.450	101.361	101.270	
7.75	101.465	101.376	101.286	
7.875	101.481	101.392	101.301	
8	101.497	101.408	101.317	
0	0.000	0.000	0.000	

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High Balance Fixed Express Loan Programs

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High Balance 30 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.49	96.655	96.634	96.613
5.5	96.655	96.634	96.613
5.625	97.305	97.284	97.263
5.75	97.756	97.727	97.699
5.875	98.397	98.369	98.340
5.99	99.023	98.995	98.967
6	99.023	98.995	98.967
6.125	99.601	99.572	99.544
6.25	99.941	99.898	99.855
6.375	100.489	100.447	100.404
6.49	100.991	100.948	100.905
6.5	100.991	100.948	100.905
6.625	101.459	101.417	101.374
6.75	101.784	101.742	101.699
6.875	102.228	102.185	102.143
6.99	102.659	102.617	102.574
7	102.659	102.617	102.574
7.125	103.061	103.018	102.975
7.25	103.526	103.482	103.398
7.375	103.932	103.888	103.804
7.49	104.336	104.272	104.208
7.5	104.336	104.272	104.208
7.625	104.711	104.647	104.583
7.75	104.896	104.832	104.768
7.875	105.252	105.188	105.124
7.99	105.556	105.492	105.428
8	105.556	105.492	105.428
8.125	105.309	105.245	105.182
8.25	105.276	105.177	105.077
8.375	105.582	105.483	105.383
8.49	105.864	105.764	105.665
8.5	105.864	105.764	105.665
8.625	105.389	105.289	105.190

High Balance 25 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.49	96.655	96.634	96.613
5.5	96.655	96.634	96.613
5.625	97.305	97.284	97.263
5.75	97.756	97.727	97.699
5.875	98.397	98.369	98.340
5.99	99.023	98.995	98.967
6	99.023	98.995	98.967
6.125	99.601	99.572	99.544
6.25	99.941	99.898	99.855
6.375	100.489	100.447	100.404
6.49	100.991	100.948	100.905
6.5	100.991	100.948	100.905
6.625	101.459	101.417	101.374
6.75	101.784	101.742	101.699
6.875	102.228	102.185	102.143
6.99	102.659	102.617	102.574
7	102.659	102.617	102.574
7.125	103.061	103.018	102.975
7.25	103.526	103.482	103.398
7.375	103.932	103.888	103.804
7.49	104.336	104.272	104.208
7.5	104.336	104.272	104.208
7.625	104.711	104.647	104.583
7.75	104.896	104.832	104.768
7.875	105.252	105.188	105.124
7.99	105.556	105.492	105.428
8	105.556	105.492	105.428
8.125	105.309	105.245	105.182
8.25	105.276	105.177	105.077
8.375	105.582	105.483	105.383
8.49	105.864	105.764	105.665
8.5	105.864	105.764	105.665
8.625	105.389	105.289	105.190

High Balance 20 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.49	96.103	96.076	96.047
5.5	96.103	96.076	96.047
5.625	96.788	96.760	96.732
5.75	97.431	97.402	97.374
5.875	98.026	97.997	97.969
5.99	98.581	98.552	98.524
6	98.581	98.552	98.524
6.125	99.088	99.060	99.032
6.25	99.616	99.573	99.530
6.375	100.124	100.082	100.039
6.49	100.634	100.592	100.549
6.5	100.634	100.592	100.549
6.625	101.126	101.083	101.040
6.75	101.584	101.542	101.499
6.875	102.006	101.963	101.920
6.99	102.427	102.377	102.327
7	102.427	102.377	102.327
7.125	102.852	102.802	102.752
7.25	103.239	103.189	103.140
7.375	103.494	103.444	103.395
7.49	103.754	103.704	103.655
7.5	103.754	103.704	103.655
7.625	104.007	103.957	103.907
7.75	104.091	104.070	104.049
7.875	104.391	104.370	104.349
7.99	104.671	104.650	104.629
8	104.671	104.650	104.629
8.125	104.956	104.935	104.914
8.25	105.182	105.161	105.140
8.375	105.071	105.050	105.029
8.49	105.299	105.278	105.257
8.5	105.299	105.278	105.257
8.625	105.778	105.757	105.736

High Balance 15 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
5.25	98.153	98.111	98.065
5.375	98.500	98.458	98.413
5.49	98.848	98.806	98.760
5.5	98.848	98.806	98.760
5.625	99.142	99.100	99.054
5.75	99.545	99.497	99.444
5.875	99.838	99.790	99.737
5.99	100.143	100.095	100.042
6	100.143	100.095	100.042
6.125	100.438	100.390	100.337
6.25	100.728	100.678	100.625
6.375	101.010	100.962	100.909
6.49	101.315	101.267	101.214
6.5	101.315	101.267	101.214
6.625	101.552	101.504	101.451
6.75	101.813	101.764	101.711
6.875	101.854	101.804	101.751
6.99	102.064	102.014	101.961
7	102.064	102.014	101.961
7.125	102.223	102.173	102.121
7.25	102.019	101.916	101.802
7.375	102.224	102.120	102.007
7.49	102.420	102.316	102.203
7.5	102.420	102.316	102.203
7.625	102.593	102.490	102.376
8	0.000	0.000	0.000

High Balance 10 Year Fixed Express			
Rate	Days to Lock		
	30	45	60
4.5	97.677	97.643	97.605
4.625	98.081	98.048	98.010
4.75	98.670	98.626	98.584
4.875	99.073	99.031	98.986
4.99	99.466	99.425	99.379
5	99.466	99.425	99.379
5.125	99.847	99.805	99.760
5.25	100.205	100.164	100.118
5.375	100.561	100.520	100.475
5.49	100.836	100.794	100.749
5.5	100.836	100.794	100.749
5.625	101.201	101.159	101.114
5.75	101.500	101.458	101.413
5.875	101.857	101.815	101.769
5.99	102.225	102.182	102.137
6	102.225	102.182	102.137
6.125	102.600	102.558	102.512
6.25	102.370	102.329	102.284
6.375	102.718	102.677	102.631
6.49	103.087	103.046	103.000
6.5	103.087	103.046	103.000
6.625	103.393	103.351	103.306
6.75	103.690	103.623	103.585
6.875	103.765	103.729	103.691
7	104.050	104.013	103.976
7.125	104.332	104.296	104.258

High Balance Adjustable Rate Express Loan Programs

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

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
5	95.635	95.545	95.455
5.125	96.195	96.105	96.015
5.25	96.719	96.630	96.539
5.375	97.191	97.102	97.011
5.5	97.832	97.543	97.453
5.625	98.025	97.936	97.845
5.75	98.412	98.323	98.232
5.875	98.787	98.698	98.607
6	99.161	99.072	98.981
6.125	99.528	99.439	99.349
6.25	99.853	99.764	99.673
6.375	100.110	100.021	99.930
6.5	100.322	100.233	100.142
6.625	100.462	100.373	100.282
6.75	100.565	100.476	100.385
6.875	100.611	100.522	100.431
7	100.688	100.578	100.469
7.125	100.723	100.634	100.543
7.25	100.756	100.667	100.576
7.375	100.756	100.667	100.576
7.5	100.755	100.676	100.586
7.625	100.789	100.700	100.609
7.75	100.803	100.714	100.623
7.875	100.803	100.714	100.623
8	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

High Balance 7% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
5	95.936	95.847	95.756
5.125	97.324	97.235	97.144
5.25	97.718	97.629	97.538
5.375	98.120	98.031	97.940
5.5	98.516	98.427	98.336
5.625	98.902	98.813	98.722
5.75	99.231	99.142	99.052
5.875	99.476	99.387	99.296
6	99.714	99.625	99.534
6.125	99.942	99.853	99.762
6.25	100.158	100.069	99.978
6.375	100.355	100.266	100.175
6.5	100.558	100.469	100.378
6.625	100.770	100.681	100.591
6.75	100.916	100.827	100.737
6.875	100.965	100.876	100.785
7	101.059	100.970	100.879
7.125	101.231	101.142	101.051
7.25	101.353	101.264	101.173
7.375	101.400	101.311	101.220
7.5	101.434	101.345	101.254
7.625	101.450	101.361	101.270
7.75	101.465	101.376	101.286
7.875	101.481	101.392	101.301
8	101.497	101.408	101.317
0	0.000	0.000	0.000
0	0.000	0.000	0.000
0	0.000	0.000	0.000

High Balance 5% SOFR ARM Express			
Rate	Days to Lock		
	30	45	60
4.75	96.977	96.888	96.797
4.875	97.406	97.317	97.226
5	97.793	97.704	97.614
5.125	98.120	98.031	97.941
5.2	98.449	98.360	98.270
5.375	98.783	98.694	98.603
5.5	99.005	98.905	98.825
5.625	99.372	99.263	99.192
5.75	99.618	99.529	99.438
5.875	99.728	99.639	99.548
6	99.017	99.918	99.807
6.125	100.183	100.094	100.003
6.25	100.311	100.222	100.131
6.375	100.440	100.280	100.240
6.5	100.487	100.398	100.347
6.625	100.693	100.604	100.514
6.75	100.728	100.736	100.650
6.875	100.845	100.750	100.666
7	100.845	100.750	100.666
7.125	100.830	100.741	100.650
7.25	100.830	100.758	100.650
7.375	100.917	100.828	100.709
7.5	100.972	100.883	100.792
7.625	101.010	100.914	100.823
7.75	101.078	100.989	100.898
7.875	101.218	101.129	101.039
8	101.331	101.242	101.151
	0.000	0.000	0.000

NONDEL

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



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

Conforming Fixed Loan Programs

Conforming 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.425	95.404	95.382	
5.375	96.127	96.106	96.085	
5.49	96.807	96.786	96.765	
5.5	96.807	96.786	96.765	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.560	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	

Conforming 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	95.425	95.404	95.382	
5.375	96.127	96.106	96.085	
5.49	96.807	96.786	96.765	
5.5	96.807	96.786	96.765	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.560	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	

Conforming 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.068	96.018	95.968	
5.125	96.728	96.678	96.628	
5.25	97.368	97.318	97.268	
5.375	97.990	97.940	97.890	
5.49	98.591	98.541	98.491	
5.5	98.591	98.541	98.491	
5.625	99.164	99.114	99.065	
5.75	99.590	99.533	99.476	
5.875	100.162	100.105	100.048	
5.99	100.709	100.652	100.595	
6	100.709	100.652	100.595	
6.125	101.219	101.162	101.105	
6.25	101.042	100.971	100.900	
6.375	101.552	101.481	101.410	
6.49	102.029	101.958	101.887	
6.5	102.029	101.958	101.887	
6.625	102.474	102.403	102.332	
6.75	102.261	102.190	102.119	
6.875	102.704	102.633	102.562	
6.99	103.113	103.042	102.970	
7	103.113	103.042	102.970	
7.125	103.494	103.423	103.352	
7.25	104.064	104.000	103.936	
7.375	104.507	104.443	104.379	
7.49	104.919	104.855	104.791	
7.5	104.919	104.855	104.791	
7.625	105.295	105.231	105.167	
7.75	105.659	105.596	105.531	
7.875	106.010	105.946	105.882	
8	106.348	106.284	106.220	

Conforming 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.399	97.373	97.343	
4.625	97.779	97.753	97.723	
4.75	98.136	98.108	98.078	
4.875	98.539	98.511	98.480	
4.99	98.932	98.904	98.874	
5	98.932	98.904	98.874	
5.125	99.313	99.285	99.254	
5.25	99.615	99.586	99.556	
5.375	100.177	100.148	100.117	
5.49	100.561	100.531	100.501	
5.5	100.561	100.531	100.501	
5.625	100.866	100.837	100.807	
5.75	101.182	101.153	101.123	
5.875	101.514	101.485	101.454	
5.99	101.832	101.802	101.772	
6	101.832	101.802	101.772	
6.125	102.157	102.128	102.097	
6.25	102.340	102.305	102.267	
6.375	102.662	102.626	102.590	
6.49	103.006	102.972	102.934	
6.5	103.006	102.972	102.934	
6.625	103.312	103.277	103.239	
6.75	103.395	103.358	103.320	
6.875	103.700	103.664	103.626	
6.99	103.985	103.948	103.911	
7	103.985	103.948	103.911	

Conforming 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.891	96.767	96.729	
4.375	97.224	97.191	97.153	
4.49	97.637	97.603	97.565	
4.5	97.637	97.603	97.565	
4.625	98.041	98.008	97.970	
4.75	98.630	98.589	98.544	
4.875	99.033	98.991	98.946	
4.99	99.426	99.385	99.339	
5	99.426	99.385	99.339	
5.125	99.807	99.765	99.720	
5.25	100.165	100.124	100.078	
5.375	100.521	100.480	100.435	
5.49	100.796	100.754	100.709	
5.5	100.796	100.754	100.709	
5.625	101.161	101.119	101.074	
5.75	101.460	101.418	101.373	
5.875	101.817	101.775	101.729	
5.99	102.185	102.142	102.097	
6	102.185	102.142	102.097	
6.125	102.560	102.518	102.472	
6.25	102.930	102.889	102.844	
6.375	103.278	103.237	103.191	
6.49	103.047	103.006	102.960	
6.5	103.047	103.006	102.960	
6.625	103.353	103.311	103.266	
6.75	103.620	103.583	103.545	

Conforming Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	95.510	95.421	95.330	
5.125	96.070	95.981	95.890	
5.25	96.594	96.505	96.414	
5.375	97.066	96.977	96.886	
5.5	97.507	97.418	97.328	
5.625	97.900	97.811	97.720	
5.75	98.287	98.198	98.107	
5.875	98.662	98.573	98.482	
6	99.036	98.947	98.856	
6.125	99.403	99.314	99.224	
6.25	99.728	99.639	99.548	
6.375	99.995	99.896	99.805	
6.5	100.197	100.108	100.017	
6.625	100.337	100.248	100.157	
6.75	100.440	100.351	100.260	
6.875	100.496	100.397	100.306	
7	100.543	100.454	100.364	
7.125	100.598	100.509	100.418	
7.25	100.631	100.542	100.451	
7.375	100.631	100.542	100.451	
7.5	100.640	100.551	100.461	
7.625	100.664	100.575	100.484	
7.75	100.678	100.589	100.498	
7.875	100.678	100.589	100.498	
8	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	96.811	96.722	96.631	
5.125	97.199	97.110	97.019	
5.25	97.593	97.504	97.413	
5.375	97.995	97.906	97.815	
5.5	98.391	98.302	98.211	
5.625	98.777	98.688	98.597	
5.75	99.106	99.017	98.927	
5.875	99.351	99.262	99.171	
6	99.589	99.500	99.409	
6.125	99.817	99.728	99.637	
6.25	100.033	99.944	99.853	
6.375	100.230	100.141	100.050	
6.5	100.433	100.344	100.253	
6.625	100.645	100.556	100.466	
6.75	100.791	100.702	100.612	
6.875	100.840	100.751	100.660	
7	100.934	100.845	100.754	
7.125	101.106	101.017	100.926	
7.25	101.228	101.139	101.048	
7.375	101.275	101.186	101.095	
7.5	101.309	101.220	101.129	
7.625	101.325	101.236	101.145	
7.75	101.340	101.251	101.161	
7.875	101.356	101.267	101.176	
8	101.372	101.283	101.192	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5	97.668	97.579	97.489	
5.125	97.995	97.906	97.816	
5.25	98.324	98.235	98.145	
5.375	98.658	98.569	98.479	
5.5	98.992	98.903	98.813	
5.625	99.247	99.158	99.068	
5.75	99.493	99.404	99.314	
5.875	99.739	99.650	99.560	
6	99.982	99.893	99.803	
6.125	100.058	99.969	99.879	
6.25	100.134	100.045	99.955	
6.375	100.244	100.155	100.065	
6.5	100.388	100.273	100.106	
6.625	100.568	100.479	100.388	
6.75	100.780	100.701	100.621	
6.875	101.022	100.933	100.844	
7	101.294	101.163	101.034	
7.125	101.600	101.438	101.290	
7.25	101.942	101.739	101.572	
7.375	102.320	102.076	101.969	
7.5	102.734	102.439	102.392	
7.625	103.186	102.789	102.699	
7.75	103.683	103.184	103.177	
7.875	104.226	103.704	103.704	
8	104.812	104.271	104.271	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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(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 Fixed Loan Programs

High Balance 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.40	96.530	96.509	96.488	
5.5	96.530	96.509	96.488	
5.625	97.180	97.159	97.138	
5.75	97.631	97.602	97.574	
5.875	98.272	98.244	98.215	
5.99	98.898	98.870	98.842	
6	98.898	98.870	98.842	
6.125	99.476	99.447	99.419	
6.25	99.816	99.773	99.730	
6.375	100.364	100.322	100.279	
6.49	100.866	100.823	100.780	
6.5	100.866	100.823	100.780	
6.625	101.334	101.292	101.249	
6.75	101.659	101.617	101.574	
6.875	102.103	102.060	102.018	
6.99	102.534	102.492	102.449	
7	102.534	102.492	102.449	
7.125	102.936	102.893	102.850	
7.25	103.401	103.337	103.273	
7.375	103.807	103.743	103.679	
7.49	104.211	104.147	104.083	
7.5	104.211	104.147	104.083	
7.625	104.586	104.522	104.458	
7.75	104.771	104.707	104.643	
7.875	105.127	105.063	104.999	
7.99	105.431	105.367	105.303	
8	105.431	105.367	105.303	
8.125	105.184	105.120	105.057	
8.25	105.151	105.082	104.952	
8.375	105.457	105.358	105.258	
8.49	105.739	105.639	105.540	
8.5	105.739	105.639	105.540	
8.625	105.264	105.164	105.065	

High Balance 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.40	96.530	96.509	96.488	
5.5	96.530	96.509	96.488	
5.625	97.180	97.159	97.138	
5.75	97.631	97.602	97.574	
5.875	98.272	98.244	98.215	
5.99	98.898	98.870	98.842	
6	98.898	98.870	98.842	
6.125	99.476	99.447	99.419	
6.25	99.816	99.773	99.730	
6.375	100.364	100.322	100.279	
6.49	100.866	100.823	100.780	
6.5	100.866	100.823	100.780	
6.625	101.334	101.292	101.249	
6.75	101.659	101.617	101.574	
6.875	102.103	102.060	102.018	
6.99	102.534	102.492	102.449	
7	102.534	102.492	102.449	
7.125	102.936	102.893	102.850	
7.25	103.401	103.337	103.273	
7.375	103.807	103.743	103.679	
7.49	104.211	104.147	104.083	
7.5	104.211	104.147	104.083	
7.625	104.586	104.522	104.458	
7.75	104.771	104.707	104.643	
7.875	105.127	105.063	104.999	
7.99	105.431	105.367	105.303	
8	105.431	105.367	105.303	
8.125	105.184	105.120	105.057	
8.25	105.151	105.082	104.952	
8.375	105.457	105.358	105.258	
8.49	105.739	105.639	105.540	
8.5	105.739	105.639	105.540	
8.625	105.264	105.164	105.065	

High Balance 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	94.511	94.482	94.454	
5.375	95.262	95.234	95.205	
5.49	95.978	95.950	95.922	
5.5	95.978	95.950	95.922	
5.625	96.663	96.635	96.607	
5.75	97.306	97.277	97.249	
5.875	97.901	97.872	97.844	
5.99	98.456	98.427	98.399	
6	98.456	98.427	98.399	
6.125	98.963	98.935	98.907	
6.25	99.491	99.448	99.405	
6.375	99.999	99.957	99.914	
6.49	100.509	100.467	100.424	
6.5	100.509	100.467	100.424	
6.625	101.001	100.958	100.915	
6.75	101.459	101.417	101.374	
6.875	101.881	101.838	101.795	
6.99	102.302	102.252	102.202	
7	102.302	102.252	102.202	
7.125	102.727	102.677	102.627	
7.25	103.114	103.064	103.015	
7.375	103.369	103.319	103.270	
7.49	103.629	103.579	103.530	
7.5	103.629	103.579	103.530	
7.625	103.882	103.832	103.782	
7.75	101.966	101.845	101.724	
7.875	102.266	102.145	102.024	
8	102.546	102.425	102.304	
8.125	102.252	102.131	102.010	
8.25	101.687	101.516	101.346	
8.375	101.945	101.775	101.605	
8.5	102.174	102.004	101.833	
8.625	101.653	101.483	101.312	

High Balance 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	98.028	97.986	97.940	
5.375	98.375	98.333	98.288	
5.49	98.723	98.681	98.635	
5.5	98.723	98.681	98.635	
5.625	99.017	98.975	98.929	
5.75	99.420	99.372	99.319	
5.875	99.713	99.665	99.612	
5.99	100.018	99.970	99.917	
6	100.018	99.970	99.917	
6.125	100.313	100.265	100.212	
6.25	100.601	100.553	100.500	
6.375	100.885	100.837	100.784	
6.49	101.190	101.142	101.089	
6.5	101.190	101.142	101.089	
6.625	101.427	101.379	101.326	
6.75	101.488	101.439	101.386	
6.875	101.729	101.679	101.626	
6.99	101.939	101.889	101.836	
7	101.939	101.889	101.836	
7.125	102.098	102.048	101.996	
7.25	101.894	101.791	101.677	
7.375	102.090	101.995	101.882	
7.49	102.295	102.191	102.078	
7.5	102.295	102.191	102.078	
7.625	102.468	102.365	102.251	
8	0.000	0.000	0.000	

High Balance 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.552	97.518	97.480	
4.625	97.956	97.923	97.885	
4.75	98.545	98.504	98.459	
4.875	98.948	98.906	98.861	
4.99	99.341	99.300	99.254	
5	99.341	99.300	99.254	
5.125	99.722	99.680	99.635	
5.25	100.080	100.039	99.993	
5.375	100.436	100.395	100.350	
5.49	100.711	100.669	100.624	
5.5	100.711	100.669	100.624	
5.625	101.076	101.034	100.989	
5.75	101.375	101.333	101.288	
5.875	101.732	101.690	101.644	
5.99	102.100	102.057	102.012	
6	102.100	102.057	102.012	
6.125	102.475	102.433	102.387	
6.25	102.245	102.204	102.159	
6.375	102.593	102.552	102.506	
6.49	102.962	102.921	102.875	
6.5	102.962	102.921	102.875	
6.625	103.268	103.226	103.181	
6.75	103.335	103.296	103.260	
6.875	103.640	103.604	103.566	
7	103.925	103.886	103.851	
7.125	104.207	104.171	104.133	

High Balance Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10% SOFR ARM				
Rate	Days to Lock			
	30	45	60	
5.5	97.507	97.419	97.328	
5.625	97.900	97.811	97.720	
5.75	98.287	98.198	98.107	
5.875	98.652	98.573	98.482	
6	99.036	98.947	98.856	
6.125	99.403	99.314	99.224	
6.25	99.728	99.639	99.548	
6.375	99.995	99.896	99.805	
6.5	100.197	100.108	100.017	
6.625	100.337	100.248	100.157	
6.75	100.440	100.351	100.260	
6.875	100.496	100.397	100.306	
7	100.543	100.454	100.364	
7.125	100.598	100.509	100.418	
7.25	100.631	100.542	100.451	
7.375	100.631	100.542	100.451	
7.5	100.640	100.551	100.461	
7.625	100.664	100.575	100.484	
7.75	100.678	100.589	100.498	
7.875	100.678	100.589	100.498	
8	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR ARM				
Rate	Days to Lock			
	30	45	60	
4.75	96.933	96.844	96.753	
4.875	96.385	96.296	96.205	
5	96.811	96.722	96.631	
5.125	97.199	97.110	97.019	
5.25	97.593	97.504	97.413	
5.375	97.995	97.906	97.815	
5.5	98.391	98.302	98.211	
5.625	98.777	98.688	98.597	
5.75	99.106	99.017	98.927	
5.875	99.351	99.262	99.171	
6	99.589	99.500	99.409	
6.125	99.817	99.728	99.637	
6.25	100.033	99.944	99.853	
6.375	100.230	100.141	100.050	
6.5	100.433	100.344	100.253	
6.625	100.645	100.556	100.466	
6.75	100.791	100.702	100.612	
6.875	100.840	100.751	100.660	
7	100.934	100.845	100.754	
7.125	101.106	101.017	100.926	
7.25	101.228	101.139	101.048	
7.375	101.275	101.186	101.095	
7.5	101.309	101.220	101.129	
7.625	101.325	101.236	101.145	
7.75	101.340	101.251	101.161	
7.875	101.366	101.267	101.176	
8	101.372	101.283	101.192	
0	0.000	0.00		

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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	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	
8.375	105.859	105.760	105.660	
8.5	106.141	106.041	105.942	
8.625	106.416	106.316	106.217	
0	0.000	0.000	0.000	

Conforming 25 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	
8.375	105.859	105.760	105.660	
8.5	106.141	106.041	105.942	
8.625	106.416	106.316	106.217	
0	0.000	0.000	0.000	

Conforming 20 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.368	97.318	97.269	
5.375	97.990	97.940	97.890	
5.49	98.591	98.541	98.491	
5.5	98.591	98.541	98.491	
5.625	99.164	99.114	99.065	
5.75	99.590	99.533	99.476	
5.875	100.162	100.105	100.048	
5.99	100.709	100.652	100.595	
6	100.709	100.652	100.595	
6.125	101.219	101.162	101.105	
6.25	101.042	100.971	100.900	
6.375	101.552	101.481	101.410	
6.49	102.029	101.958	101.887	
6.5	102.029	101.958	101.887	
6.625	102.474	102.403	102.332	
6.75	102.261	102.190	102.119	
6.875	102.704	102.633	102.562	
6.99	103.113	103.042	102.970	
7	103.113	103.042	102.970	
7.125	103.494	103.423	103.352	
7.25	104.064	104.000	103.936	
7.375	104.507	104.443	104.379	
7.49	104.919	104.855	104.791	
7.5	104.919	104.855	104.791	
7.625	105.295	105.231	105.167	
7.75	105.659	105.595	105.531	
7.875	106.010	105.946	105.882	
8	106.348	106.284	106.220	
8.125	106.612	106.548	106.484	
8.25	106.531	106.432	106.332	

Conforming 15 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.136	98.108	98.078	
4.875	98.539	98.511	98.480	
4.99	98.932	98.904	98.874	
5	98.932	98.904	98.874	
5.125	99.313	99.285	99.254	
5.25	99.815	99.786	99.756	
5.375	100.177	100.148	100.117	
5.49	100.561	100.531	100.501	
5.5	100.561	100.531	100.501	
5.625	100.866	100.837	100.807	
5.75	101.182	101.153	101.123	
5.875	101.514	101.485	101.454	
5.99	101.832	101.802	101.772	
6	101.832	101.802	101.772	
6.125	102.157	102.128	102.097	
6.25	102.340	102.305	102.267	
6.375	102.662	102.628	102.590	
6.49	103.006	102.972	102.934	
6.5	103.006	102.972	102.934	
6.625	103.312	103.277	103.239	
6.75	103.395	103.358	103.320	
6.875	103.700	103.664	103.626	
6.99	103.985	103.948	103.911	
7	103.985	103.948	103.911	
7.125	104.217	104.181	104.143	
7.25	104.122	104.032	103.933	

Conforming 10 Year RefiNow Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.637	97.603	97.565	
4.625	98.041	98.008	97.970	
4.75	98.630	98.589	98.544	
4.875	99.033	98.991	98.946	
4.99	99.426	99.385	99.339	
5	99.426	99.385	99.339	
5.125	99.807	99.765	99.720	
5.25	100.165	100.124	100.078	
5.375	100.521	100.480	100.435	
5.49	100.796	100.754	100.709	
5.5	100.796	100.754	100.709	
5.625	101.161	101.119	101.074	
5.75	101.460	101.418	101.373	
5.875	101.817	101.775	101.729	
5.99	102.185	102.142	102.097	
6	102.185	102.142	102.097	
6.125	102.560	102.518	102.472	
6.25	102.330	102.289	102.244	
6.375	102.678	102.637	102.591	
6.49	103.047	103.006	102.960	
6.5	103.047	103.006	102.960	
6.625	103.353	103.311	103.266	
6.75	103.420	103.383	103.345	
6.875	103.725	103.689	103.651	
6.99	104.010	103.973	103.936	
7	104.010	103.973	103.936	

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

Conventional RefiPossible Fixed Loan Programs

Conforming 30 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	96.439	96.422	96.394
5.625	97.121	97.104	97.075
5.75	97.525	97.504	97.470
5.875	98.356	98.335	98.295
5.99	98.891	98.870	98.829
6	98.891	98.870	98.829
6.125	99.755	99.734	99.691
6.25	100.215	100.195	100.160
6.375	100.477	100.455	100.419
6.49	101.074	101.052	101.014
6.5	101.074	101.052	101.014
6.625	101.631	101.609	101.569
6.75	102.050	101.992	101.962
6.875	102.429	102.372	102.340
6.99	102.832	102.774	102.742
7	102.832	102.774	102.742
7.125	103.196	103.139	103.106
7.25	103.528	103.450	103.433
7.375	103.834	103.765	103.739
7.49	104.255	104.187	104.160
7.5	104.255	104.187	104.160
7.625	104.791	104.702	104.639
7.75	105.142	105.052	104.989
7.875	105.550	105.471	105.408
7.99	105.432	105.355	105.292
8	105.432	105.355	105.292
8.125	105.807	105.531	105.468
8.25	105.530	105.408	105.363
8.375	105.839	105.715	105.672
8.49	106.167	106.061	106.003

Conforming 25 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5.5	96.439	96.422	96.394
5.625	97.121	97.104	97.075
5.75	97.525	97.504	97.470
5.875	98.356	98.335	98.295
5.99	98.891	98.870	98.829
6	98.891	98.870	98.829
6.125	99.755	99.734	99.691
6.25	100.215	100.195	100.160
6.375	100.477	100.455	100.419
6.49	101.074	101.052	101.014
6.5	101.074	101.052	101.014
6.625	101.631	101.609	101.569
6.75	102.050	101.992	101.962
6.875	102.429	102.372	102.340
6.99	102.832	102.774	102.742
7	102.832	102.774	102.742
7.125	103.196	103.139	103.106
7.25	103.528	103.450	103.433
7.375	103.834	103.765	103.739
7.49	104.255	104.187	104.160
7.5	104.255	104.187	104.160
7.625	104.791	104.702	104.639
7.75	105.142	105.052	104.989
7.875	105.550	105.471	105.408
7.99	105.432	105.355	105.292
8	105.432	105.355	105.292
8.125	105.607	105.531	105.468
8.25	105.530	105.408	105.363
8.375	105.839	105.715	105.672
8.49	106.167	106.061	106.003

Conforming 20 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
5	95.721	95.720	95.596
5.125	96.465	96.464	96.340
5.25	97.221	97.220	97.096
5.375	97.825	97.823	97.700
5.49	98.448	98.447	98.323
5.5	98.448	98.447	98.323
5.625	99.029	99.027	98.904
5.75	99.716	99.698	99.545
5.875	100.264	100.246	100.093
5.99	100.685	100.668	100.515
6	100.685	100.668	100.515
6.125	101.150	101.132	100.979
6.25	101.105	101.070	100.920
6.375	101.479	101.444	101.294
6.49	101.872	101.837	101.687
6.5	101.872	101.837	101.687
6.625	102.278	102.243	102.093
6.75	102.171	102.118	101.987
6.875	102.556	102.502	102.372
6.99	102.946	102.893	102.762
7	102.946	102.893	102.762
7.125	103.246	103.193	103.062
7.25	103.634	103.591	103.539
7.375	103.971	103.929	103.876
7.49	104.364	104.307	104.244
7.5	104.364	104.307	104.244
7.625	104.984	104.927	104.864
7.75	105.501	105.444	105.381
7.875	105.829	105.772	105.709
7.99	106.139	106.083	106.019

Conforming 15 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.25	96.591	96.571	96.561
4.375	97.079	97.060	97.050
4.49	97.598	97.580	97.571
4.5	97.598	97.580	97.571
4.625	97.465	97.446	97.439
4.75	97.981	97.967	97.964
4.875	98.368	98.355	98.352
4.99	98.750	98.737	98.734
5	98.750	98.737	98.734
5.125	99.209	99.197	99.190
5.25	99.716	99.706	99.700
5.375	100.036	100.027	100.021
5.49	100.405	100.397	100.391
5.5	100.405	100.397	100.391
5.625	100.822	100.819	100.785
5.75	101.163	101.158	101.127
5.875	101.435	101.429	101.399
5.99	101.699	101.692	101.662
6	101.699	101.692	101.662
6.125	102.021	102.016	101.967
6.25	102.281	102.276	102.228
6.375	102.554	102.548	102.500
6.49	102.879	102.873	102.826
6.5	102.879	102.873	102.826
6.625	102.950	102.946	102.886
6.75	103.282	103.269	103.220
6.875	103.570	103.556	103.509
6.99	103.826	103.811	103.765
7	103.826	103.811	103.765
7.125	103.985	103.931	103.834

Conforming 10 Year RefiPossible Fixed			
Rate	Days to Lock		
	30	45	60
4.25	96.743	96.781	96.810
4.375	97.231	97.268	97.298
4.49	97.750	97.787	97.816
4.5	97.750	97.787	97.816
4.625	98.211	98.232	98.246
4.75	98.718	98.738	98.753
4.875	99.104	99.125	99.139
4.99	99.484	99.505	99.519
5	99.484	99.505	99.519
5.125	99.837	99.841	99.839
5.25	100.332	100.335	100.334
5.375	100.650	100.654	100.652
5.49	101.017	101.020	101.019
5.5	101.017	101.020	101.019
5.625	101.158	101.144	101.126
5.75	101.518	101.504	101.486
5.875	101.811	101.797	101.780
5.99	102.122	102.107	102.090
6	102.122	102.107	102.090
6.125	102.048	102.018	101.991
6.25	102.332	102.301	102.275
6.375	102.627	102.597	102.571
6.49	102.976	102.946	102.920
6.5	102.976	102.946	102.920
6.625	103.051	103.021	102.995
6.75	103.362	103.331	103.305
6.875	103.647	103.617	103.591
6.99	103.901	103.870	103.844
7	103.901	103.870	103.844
7.125	104.073	104.001	103.936

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Conforming HomeReady Fixed Loan Programs

Conforming 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.807	96.786	96.765	
5.5	96.807	96.786	96.765	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	
8.375	105.859	105.760	105.660	

Conforming 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.807	96.786	96.765	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	
8.375	105.859	105.760	105.660	
8.49	106.141	106.041	105.942	

Conforming 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.368	97.318	97.269	
5.375	97.990	97.940	97.890	
5.49	98.591	98.541	98.491	
5.5	98.591	98.541	98.491	
5.625	99.164	99.114	99.065	
5.75	99.590	99.533	99.476	
5.875	100.162	100.105	100.048	
5.99	100.709	100.652	100.595	
6	100.709	100.652	100.595	
6.125	101.219	101.162	101.105	
6.25	101.042	100.971	100.900	
6.375	101.552	101.481	101.410	
6.49	102.029	101.958	101.887	
6.5	102.029	101.958	101.887	
6.625	102.474	102.403	102.332	
6.75	102.261	102.190	102.119	
6.875	102.704	102.633	102.562	
6.99	103.113	103.042	102.970	
7	103.113	103.042	102.970	
7.125	103.494	103.423	103.352	
7.25	104.064	104.000	103.936	
7.375	104.507	104.443	104.379	
7.49	104.919	104.855	104.791	
7.5	104.919	104.855	104.791	
7.625	105.295	105.231	105.167	
7.75	105.659	105.595	105.531	
7.875	106.010	105.946	105.882	
8	106.348	106.284	106.220	
8.125	106.612	106.548	106.484	
8.25	106.531	106.432	106.332	

Conforming 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.136	98.108	98.078	
4.875	98.539	98.511	98.480	
4.99	98.932	98.904	98.874	
5	98.932	98.904	98.874	
5.125	99.313	99.285	99.254	
5.25	99.815	99.786	99.756	
5.375	100.177	100.148	100.117	
5.49	100.561	100.531	100.501	
5.5	100.561	100.531	100.501	
5.625	100.868	100.837	100.807	
5.75	101.182	101.153	101.123	
5.875	101.514	101.485	101.454	
5.99	101.832	101.802	101.772	
6	101.832	101.802	101.772	
6.125	102.157	102.128	102.097	
6.25	102.340	102.305	102.267	
6.375	102.662	102.628	102.590	
6.49	103.006	102.972	102.934	
6.5	103.006	102.972	102.934	
6.625	103.312	103.277	103.239	
6.75	103.395	103.358	103.320	
6.875	103.700	103.664	103.626	
6.99	103.985	103.948	103.911	
7	103.985	103.948	103.911	
7.125	104.217	104.181	104.143	
7.25	104.122	104.032	103.933	

Conforming 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.637	97.603	97.565	
4.625	98.041	98.008	97.970	
4.75	98.630	98.589	98.544	
4.875	99.033	98.991	98.946	
4.99	99.426	99.385	99.339	
5	99.426	99.385	99.339	
5.125	99.807	99.765	99.720	
5.25	100.165	100.124	100.078	
5.375	100.521	100.480	100.435	
5.49	100.796	100.754	100.709	
5.5	100.796	100.754	100.709	
5.625	101.161	101.119	101.074	
5.75	101.460	101.418	101.373	
5.875	101.817	101.775	101.729	
5.99	102.185	102.142	102.097	
6	102.185	102.142	102.097	
6.125	102.560	102.518	102.472	
6.25	102.330	102.289	102.244	
6.375	102.678	102.637	102.591	
6.49	103.047	103.006	102.960	
6.5	103.047	103.006	102.960	
6.625	103.353	103.311	103.266	
6.75	103.420	103.383	103.345	
6.875	103.725	103.689	103.651	
7	104.010	103.973	103.936	
7.125	104.292	104.256	104.218	

Conforming HomeReady Adjustable Rate Loan Programs

Conforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.594	96.505	96.414	
5.375	97.066	96.977	96.886	
5.5	97.507	97.418	97.328	
5.625	97.900	97.811	97.720	
5.75	98.287	98.198	98.107	
5.875	98.662	98.573	98.482	
6	99.036	98.947	98.856	
6.125	99.403	99.314	99.224	
6.25	99.728	99.639	99.548	
6.375	99.985	99.896	99.805	
6.5	100.197	100.108	100.017	
6.625	100.337	100.248	100.157	
6.75	100.440	100.351	100.260	
6.875	100.486	100.397	100.306	
7	100.543	100.454	100.364	
7.125	100.598	100.509	100.418	
7.25	100.631	100.542	100.451	
7.375	100.631	100.542	100.451	
7.5	100.640	100.551	100.461	
7.625	100.664	100.575	100.484	
7.75	100.678	100.589	100.498	
7.875	100.678	100.589	100.498	
8	100.678	100.589	100.498	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.5	98.391	98.302	98.211	
5.625	98.777	98.688	98.597	
5.75	99.106	99.017	98.927	
5.875	99.351	99.262	99.171	
6	99.589	99.500	99.409	
6.125	99.817	99.728	99.637	
6.25	100.033	99.944	99.853	
6.375	100.230	100.141	100.050	
6.5	100.433	100.344	100.253	
6.625	100.645	100.556	100.466	
6.75	100.791	100.702	100.612	
6.875	100.840	100.751	100.660	
7	100.934	100.845	100.754	
7.125	101.106	101.017	100.926	
7.25	101.228	101.139	101.048	
7.375	101.275	101.186	101.095	
7.5	101.309	101.220	101.129	
7.625	101.325	101.236	101.145	
7.75	101.340	101.251	101.161	
7.875	101.356	101.267	101.176	
8	101.372	101.283	101.192	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.324	98.235	98.145	
5.375	98.658	98.569	98.477	
5.5	98.969	98.880	98.788	
5.625	99.247	99.158	99.066	
5.75	99.493	99.404	99.311	
5.875	99.692	99.603	99.510	
6	99.882	99.793	99.701	
6.125	100.058	99.969	99.877	
6.25	100.186	100.097	100.004	
6.375	100.244	100.155	100.062	
6.5	100.362	100.273	100.180	
6.625	100.568	100.479	100.387	
6.75	100.700	100.611	100.520	
6.875	100.720	100.631	100.540	
7	100.724	100.635	100.544	
7.125	100.725	100.636	100.545	
7.25	100.722	100.633	100.543	
7.375	100.792	100.703	100.613	
7.5	100.847	100.758	100.666	
7.625	100.878	100.789	100.697	
7.75	100.953	100.864	100.771	
7.875	101.093	101.004	100.911	
8	101.206	101.117	101.020	
0	0.000	0.000	0.000	

NONDEL

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



Effective Date:
7/17/25 11:14 AM

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

High Balance HomeReady Fixed Loan Programs

High Balance 30 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.178	96.150	96.122	
5.625	96.863	96.835	96.807	
5.75	97.506	97.477	97.449	
5.875	98.101	98.072	98.044	
5.99	98.656	98.627	98.599	
6	98.656	98.627	98.599	
6.125	99.163	99.135	99.107	
6.25	99.691	99.648	99.605	
6.375	100.199	100.157	100.114	
6.49	100.709	100.667	100.624	
6.5	100.709	100.667	100.624	
6.625	101.201	101.158	101.115	
6.75	101.659	101.617	101.574	
6.875	102.081	102.038	101.995	
6.99	102.502	102.452	102.402	
7	102.502	102.452	102.402	
7.125	102.927	102.877	102.827	
7.25	103.314	103.264	103.215	
7.375	103.569	103.519	103.470	
7.49	103.829	103.779	103.730	
7.5	103.829	103.779	103.730	
7.625	104.082	104.032	103.982	
7.75	102.166	102.045	101.924	
7.875	102.466	102.345	102.224	
7.99	102.746	102.625	102.504	
8	102.746	102.625	102.504	
8.125	102.452	102.331	102.210	

High Balance 25 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	96.178	96.150	96.122	
5.625	96.863	96.835	96.807	
5.75	97.506	97.477	97.449	
5.875	98.101	98.072	98.044	
5.99	98.656	98.627	98.599	
6	98.656	98.627	98.599	
6.125	99.163	99.135	99.107	
6.25	99.691	99.648	99.605	
6.375	100.199	100.157	100.114	
6.49	100.709	100.667	100.624	
6.5	100.709	100.667	100.624	
6.625	101.201	101.158	101.115	
6.75	101.659	101.617	101.574	
6.875	102.081	102.038	101.995	
6.99	102.502	102.452	102.402	
7	102.502	102.452	102.402	
7.125	102.927	102.877	102.827	
7.25	103.314	103.264	103.215	
7.375	103.569	103.519	103.470	
7.49	103.829	103.779	103.730	
7.5	103.829	103.779	103.730	
7.625	104.082	104.032	103.982	
7.75	102.166	102.045	101.924	
7.875	102.466	102.345	102.224	
7.99	102.746	102.625	102.504	
8	102.746	102.625	102.504	
8.125	102.452	102.331	102.210	

High Balance 20 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.5	95.978	95.950	95.922	
5.625	96.663	96.635	96.607	
5.75	97.306	97.277	97.249	
5.875	97.901	97.872	97.844	
5.99	98.456	98.427	98.399	
6	98.456	98.427	98.399	
6.125	98.963	98.935	98.907	
6.25	99.491	99.448	99.405	
6.375	99.999	99.957	99.914	
6.49	100.509	100.467	100.424	
6.5	100.509	100.467	100.424	
6.625	101.001	100.958	100.915	
6.75	101.459	101.417	101.374	
6.875	101.881	101.838	101.795	
6.99	102.302	102.252	102.202	
7	102.302	102.252	102.202	
7.125	102.727	102.677	102.627	
7.25	103.114	103.064	103.015	
7.375	103.369	103.319	103.270	
7.49	103.629	103.579	103.530	
7.5	103.629	103.579	103.530	
7.625	103.882	103.832	103.782	
7.75	101.966	101.845	101.724	
7.875	102.266	102.145	102.024	
8	102.546	102.425	102.304	
8.125	102.252	102.131	102.010	
8.25	101.687	101.516	101.346	

High Balance 15 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	97.377	97.336	97.290	
5.25	98.028	97.986	97.940	
5.375	98.375	98.333	98.288	
5.49	98.723	98.681	98.635	
5.5	98.723	98.681	98.635	
5.625	99.017	98.975	98.929	
5.75	99.420	99.372	99.319	
5.875	99.713	99.665	99.612	
5.99	100.018	99.970	99.917	
6	100.018	99.970	99.917	
6.125	100.313	100.265	100.212	
6.25	100.601	100.553	100.500	
6.375	100.885	100.837	100.784	
6.49	101.190	101.142	101.089	
6.5	101.190	101.142	101.089	
6.625	101.427	101.379	101.326	
6.75	101.488	101.439	101.386	
6.875	101.729	101.679	101.626	
6.99	101.939	101.889	101.836	
7	101.939	101.889	101.836	
7.125	102.098	102.048	101.996	
7.25	101.894	101.791	101.677	
7.375	102.099	101.995	101.882	
7.49	102.295	102.191	102.078	
7.5	102.295	102.191	102.078	
7.625	102.468	102.365	102.251	

High Balance 10 Year HomeReady Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.819	96.778	96.732	
5.125	97.177	97.136	97.090	
5.25	97.828	97.786	97.740	
5.375	98.175	98.133	98.088	
5.49	98.523	98.481	98.435	
5.5	98.523	98.481	98.435	
5.625	98.817	98.775	98.729	
5.75	99.220	99.172	99.119	
5.875	99.513	99.465	99.412	
5.99	99.818	99.770	99.717	
6	99.818	99.770	99.717	
6.125	100.113	100.065	100.012	
6.25	100.401	100.353	100.300	
6.375	100.685	100.637	100.584	
6.5	100.990	100.942	100.889	
6.625	101.227	101.179	101.126	
6.75	101.288	101.239	101.186	
6.875	101.529	101.479	101.426	
7	101.739	101.689	101.636	
7.125	101.898	101.848	101.796	
7.25	101.694	101.591	101.477	
7.375	101.899	101.795	101.682	
7.5	102.095	101.991	101.878	
7.625	102.268	102.165	102.051	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance HomeReady Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

High Balance 10/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.594	96.505	96.414	
5.375	97.066	96.977	96.886	
5.5	97.507	97.418	97.328	
5.625	97.900	97.811	97.720	
5.75	98.287	98.198	98.107	
5.875	98.662	98.573	98.482	
6	99.036	98.947	98.856	
6.125	99.403	99.314	99.224	
6.25	99.728	99.639	99.548	
6.375	99.985	99.896	99.805	
6.5	100.197	100.108	100.017	
6.625	100.337	100.248	100.157	
6.75	100.440	100.351	100.260	
6.875	100.486	100.397	100.306	
7	100.543	100.454	100.364	
7.125	100.598	100.509	100.418	
7.25	100.631	100.542	100.451	
7.375	100.631	100.542	100.451	
7.5	100.640	100.551	100.461	
7.625	100.664	100.575	100.484	
7.75	100.678	100.589	100.498	
7.875	100.678	100.589	100.498	
8	100.678	100.589	100.498	
0	0.000	0.000	0.000	

High Balance 7/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	96.811	96.722	96.631	
5.125	97.199	97.110	97.019	
5.25	97.593	97.504	97.413	
5.375	97.995	97.906	97.815	
5.5	98.391	98.302	98.211	
5.625	98.777	98.688	98.597	
5.75	99.106	99.017	98.927	
5.875	99.351	99.262	99.171	
6	99.589	99.500	99.409	
6.125	99.817	99.728	99.637	
6.25	100.033	99.944	99.853	
6.375	100.230	100.141	100.050	
6.5	100.433	100.344	100.253	
6.625	100.645	100.556	100.466	
6.75	100.791	100.702	100.612	
6.875	100.840	100.751	100.660	
7	100.934	100.845	100.754	
7.125	101.106	101.017	100.926	
7.25	101.228	101.139	101.048	
7.375	101.275	101.186	101.095	
7.5	101.309	101.220	101.129	
7.625	101.325	101.236	101.145	
7.75	101.340	101.251	101.161	
7.875	101.356	101.267	101.176	

High Balance 5/6 SOFR HomeReady ARM				
Rate	Days to Lock			
	30	45	60	
5	97.668	97.579	97.489	
5.125	97.995	97.906	97.816	
5.25	98.324	98.235	98.145	
5.375	98.658	98.569	98.478	
5.5	98.969	98.880	98.789	
5.625	99.247	99.158	99.067	
5.75	99.493	99.404	99.313	
5.875	99.692	99.603	99.512	
6	99.882	99.793	99.703	
6.125	100.058	99.969	99.878	
6.25	100.186	100.097	100.006	
6.375	100.244	100.155	100.064	
6.5	100.362	100.273	100.182	
6.625	100.568	100.479	100.389	
6.75	100.700	100.611	100.520	
6.875	100.720	100.631	100.541	
7	100.724	100.635	100.544	
7.125	100.705	100.616	100.525	
7.25	100.722	100.633	100.542	
7.375	100.702	100.613	100.523	
7.5	100.847	100.758	100.666	
7.625	100.878	100.789	100.696	
7.75	100.953	100.864	100.771	
7.875	101.093	101.004	100.911	

NONDELResiCentral, LLC
4001 E. Broadway Road, Suite B-17
Phoenix, AZ 85040
(623) 252-4149Effective Date:
7/17/25 11:14 AMIndicative pricing only. Pricing subject to change without notice. For actual pricing please visit:
www.resicentral.comConventional/FHA/VA loan lock requests accepted until 12:00 AM PT
Jumbo/Non-QM loan lock requests accepted until 4:00 PM PT**Conforming HomePossible Fixed Loan Programs**

Conforming 30 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.439	96.422	96.394	
5.5	96.439	96.422	96.394	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	99.755	99.734	99.691	
6.25	100.215	100.195	100.160	
6.375	100.477	100.455	100.419	
6.49	101.074	101.052	101.014	
6.5	101.074	101.052	101.014	
6.625	101.631	101.609	101.569	
6.75	102.050	101.992	101.962	
6.875	102.429	102.372	102.340	
6.99	102.832	102.774	102.742	
7	102.832	102.774	102.742	
7.125	103.196	103.139	103.106	
7.25	103.528	103.450	103.433	
7.375	103.834	103.765	103.739	
7.49	104.255	104.187	104.160	
7.5	104.255	104.187	104.160	
7.625	104.791	104.702	104.639	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
7.99	105.432	105.355	105.292	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	
8.25	105.530	105.408	105.363	
8.375	105.839	105.715	105.672	

Conforming 25 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.49	96.439	96.422	96.394	
5.5	96.439	96.422	96.394	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	99.755	99.734	99.691	
6.25	100.215	100.195	100.160	
6.375	100.477	100.455	100.419	
6.49	101.074	101.052	101.014	
6.5	101.074	101.052	101.014	
6.625	101.631	101.609	101.569	
6.75	102.050	101.992	101.962	
6.875	102.429	102.372	102.340	
6.99	102.832	102.774	102.742	
7	102.832	102.774	102.742	
7.125	103.196	103.139	103.106	
7.25	103.528	103.450	103.433	
7.375	103.834	103.765	103.739	
7.49	104.255	104.187	104.160	
7.5	104.255	104.187	104.160	
7.625	104.791	104.702	104.639	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
7.99	105.432	105.355	105.292	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	
8.25	105.530	105.408	105.363	
8.375	105.839	105.715	105.672	

Conforming 20 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.221	97.220	97.096	
5.375	97.825	97.823	97.700	
5.49	98.448	98.447	98.323	
5.5	98.448	98.447	98.323	
5.625	99.029	99.027	98.904	
5.75	99.716	99.698	99.545	
5.875	100.264	100.246	100.093	
5.99	100.685	100.668	100.515	
6	100.685	100.668	100.515	
6.125	101.150	101.132	100.979	
6.25	101.105	101.070	100.920	
6.375	101.479	101.444	101.294	
6.49	101.872	101.837	101.687	
6.5	101.872	101.837	101.687	
6.625	102.278	102.243	102.093	
6.75	102.171	102.118	101.987	
6.875	102.556	102.502	102.372	
6.99	102.946	102.893	102.762	
7	102.946	102.893	102.762	
7.125	103.246	103.193	103.062	
7.25	103.634	103.591	103.539	
7.375	103.971	103.929	103.876	
7.49	104.364	104.307	104.244	
7.5	104.364	104.307	104.244	
7.625	104.984	104.927	104.864	
7.75	105.501	105.444	105.381	
7.875	105.829	105.772	105.709	
8	106.139	106.083	106.019	
8.125	106.437	106.380	106.317	
8.25	106.429	106.343	106.269	

Conforming 15 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.598	97.580	97.571	
4.625	97.465	97.446	97.439	
4.75	97.981	97.967	97.964	
4.875	98.368	98.355	98.352	
4.99	98.750	98.737	98.734	
5	98.750	98.737	98.734	
5.125	99.209	99.197	99.190	
5.25	99.716	99.706	99.700	
5.375	100.036	100.027	100.021	
5.49	100.405	100.397	100.391	
5.5	100.405	100.397	100.391	
5.625	100.822	100.819	100.785	
5.75	101.163	101.158	101.127	
5.875	101.435	101.429	101.399	
5.99	101.699	101.692	101.662	
6	101.699	101.692	101.662	
6.125	102.021	102.016	101.967	
6.25	102.281	102.276	102.228	
6.375	102.554	102.548	102.500	
6.49	102.879	102.873	102.826	
6.5	102.879	102.873	102.826	
6.625	102.950	102.946	102.886	
6.75	103.282	103.269	103.220	
6.875	103.570	103.556	103.509	
6.99	103.826	103.811	103.765	
7	103.826	103.811	103.765	

Conforming 10 Year HomePossible Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.750	97.787	97.816	
4.625	98.211	98.232	98.246	
4.75	98.718	98.738	98.753	
4.875	99.104	99.125	99.139	
4.99	99.484	99.505	99.519	
5	99.484	99.505	99.519	
5.125	99.837	99.841	99.839	
5.25	100.332	100.335	100.334	
5.375	100.650	100.654	100.652	
5.49	101.017	101.020	101.019	
5.5	101.017	101.020	101.019	
5.625	101.158	101.144	101.126	
5.75	101.518	101.504	101.486	
5.875	101.811	101.797	101.780	
5.99	102.122	102.107	102.090	
6	102.122	102.107	102.090	
6.125	102.048	102.018	101.991	
6.25	102.332	102.301	102.275	
6.375	102.627	102.597	102.571	
6.49	102.976	102.946	102.920	
6.5	102.976	102.946	102.920	
6.625	103.051	103.021	102.995	
6.75	103.362	103.331	103.305	
6.875	103.647	103.617	103.591	
7	103.901	103.870	103.844	
7.125	104.073	104.001	103.936	

Conforming HomePossible Adjustable Rate Loan ProgramsConforming SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Conforming 10/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	96.725	96.721	96.714	
5.375	97.137	97.129	97.118	
5.5	97.550	97.537	97.522	
5.625	97.960	97.944	97.925	
5.75	98.373	98.352	98.329	
5.875	98.785	98.760	98.733	
6	99.197	99.168	99.138	
6.125	99.609	99.576	99.542	
6.25	99.829	99.791	99.753	
6.375	99.897	99.854	99.812	
6.5	99.966	99.918	99.871	
6.625	100.034	99.981	99.930	
6.75	99.941	99.883	99.827	
6.875	99.720	99.657	99.596	
7	99.514	99.445	99.379	
7.125	99.309	99.235	99.164	
7.25	99.240	99.160	99.085	
7.375	99.276	99.191	99.112	
7.5	99.313	99.223	99.139	
7.625	99.349	99.254	99.166	
7.75	99.490	99.390	99.297	
7.875	99.712	99.608	99.511	
8	99.935	99.826	99.725	
8.125	100.158	100.044	99.939	
8.25	100.784	100.667	100.558	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 7/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	97.765	97.763	97.757	
5.375	98.123	98.117	98.108	
5.5	98.482	98.472	98.458	
5.625	98.841	98.826	98.809	
5.75	99.150	99.131	99.110	
5.875	99.421	99.397	99.372	
6	99.691	99.662	99.633	
6.125	99.960	99.927	99.894	
6.25	100.160	100.123	100.085	
6.375	100.305	100.263	100.221	
6.5	100.450	100.403	100.357	
6.625	100.595	100.543	100.493	
6.75	100.689	100.632	100.578	
6.875	100.745	100.683	100.624	
7	100.802	100.736	100.672	
7.125	100.872	100.800	100.732	
7.25	100.892	100.816	100.743	
7.375	100.874	100.792	100.715	
7.5	100.856	100.769	100.687	
7.625	100.837	100.745	100.659	
7.75	101.038	100.941	100.851	
7.875	101.410	101.309	101.215	
8	101.782	101.677	101.579	
8.125	102.155	102.045	101.943	
8.25	102.552	102.438	102.332	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Conforming 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.422	98.421	98.417	
5.375	98.772	98.767	98.759	
5.5	99.122	99.112	99.100	
5.625	99.471	99.457	99.441	
5.75	99.692	99.674	99.654	
5.875	99.814	99.791	99.766	
6	99.936	99.908	99.879	
6.125	100.057	100.024	99.991	
6.25	100.178	100.145	100.112	
6.375	100.356	100.314	100.272	
6.5	100.515	100.468	100.421	
6.625	100.673	100.621	100.571	
6.75	100.767	100.710	100.655	
6.875	100.811	100.750	100.691	
7	100.855	100.788	100.725	
7.125	100.899	100.828	100.760	
7.25	101.032	100.956	100.883	
7.375	101.238	101.157	101.080	
7.5	101.444	101.358	101.277	
7.625	101.650	101.559	101.474	
7.75	101.855	101.760	101.671	
7.875	102.061	101.960	101.871	
8	102.265	102.160	102.063	
8.125	102.469	102.360	102.259	
8.25	102.759	102.645	102.540	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

High Balance HomePossible Fixed Loan Programs

Rate	Days to Lock			
	30	45	60	
5.75	96.467	96.446	96.414	
5.875	97.271	97.250	97.212	
5.99	97.833	97.811	97.773	
6	97.833	97.811	97.773	
6.125	98.697	98.675	98.636	
6.25	99.095	99.074	99.042	
6.375	99.381	99.360	99.326	
6.49	100.003	99.982	99.946	
6.5	100.003	99.982	99.946	
6.625	100.455	100.432	100.395	
6.75	100.811	100.752	100.729	
6.875	101.181	101.123	101.094	
6.99	101.540	101.483	101.454	
7	101.540	101.483	101.454	
7.125	101.876	101.819	101.788	
7.25	102.115	102.037	102.024	
7.375	102.343	102.267	102.252	
7.49	102.631	102.563	102.539	
7.5	102.631	102.563	102.539	
7.625	102.995	102.929	102.904	
7.75	102.551	102.461	102.404	
7.875	103.002	102.914	102.857	
7.99	103.367	103.279	103.222	
8	103.367	103.279	103.222	
8.125	103.110	103.035	102.978	
8.25	102.570	102.447	102.402	
8.375	102.960	102.836	102.792	

Rate	Days to Lock			
	30	45	60	
5.75	96.467	96.446	96.414	
5.875	97.271	97.250	97.212	
5.99	97.833	97.811	97.773	
6	97.833	97.811	97.773	
6.125	98.697	98.675	98.636	
6.25	99.095	99.074	99.042	
6.375	99.381	99.360	99.326	
6.49	100.003	99.982	99.946	
6.5	100.003	99.982	99.946	
6.625	100.455	100.432	100.395	
6.75	100.811	100.752	100.729	
6.875	101.181	101.123	101.094	
6.99	101.540	101.483	101.454	
7	101.540	101.483	101.454	
7.125	101.876	101.819	101.788	
7.25	102.115	102.037	102.024	
7.375	102.343	102.267	102.252	
7.49	102.631	102.563	102.539	
7.5	102.631	102.563	102.539	
7.625	102.995	102.929	102.904	
7.75	102.551	102.461	102.404	
7.875	103.002	102.914	102.857	
7.99	103.367	103.279	103.222	
8	103.367	103.279	103.222	
8.125	103.110	103.035	102.978	
8.25	102.570	102.447	102.402	
8.375	102.960	102.836	102.792	

Rate	Days to Lock			
	30	45	60	
5.25	96.096	96.093	95.971	
5.375	96.700	96.696	96.575	
5.49	97.323	97.320	97.198	
5.5	97.323	97.320	97.198	
5.625	97.903	97.900	97.779	
5.75	98.591	98.571	98.420	
5.875	99.139	99.119	98.968	
5.99	99.560	99.541	99.390	
6	99.560	99.541	99.390	
6.125	100.025	100.006	99.854	
6.25	100.237	100.200	100.052	
6.375	100.611	100.574	100.426	
6.49	101.003	100.967	100.818	
6.5	101.003	100.967	100.818	
6.625	101.409	101.373	101.224	
6.75	101.303	101.248	101.119	
6.875	101.687	101.633	101.504	
6.99	102.077	102.023	101.894	
7	102.077	102.023	101.894	
7.125	102.378	102.323	102.194	
7.25	102.763	102.721	102.671	
7.375	103.101	103.058	103.008	
7.49	103.493	103.436	103.375	
7.5	103.493	103.436	103.375	
7.625	104.113	104.056	103.995	
7.75	104.630	104.574	104.513	
7.875	104.958	104.901	104.840	

Rate	Days to Lock			
	30	45	60	
5	97.429	97.415	97.411	
5.125	98.117	98.104	98.100	
5.25	98.464	98.451	98.444	
5.375	98.817	98.806	98.799	
5.49	99.203	99.193	99.186	
5.5	99.203	99.193	99.186	
5.625	99.818	99.809	99.802	
5.75	100.028	100.023	99.988	
5.875	100.369	100.362	100.331	
5.99	100.701	100.693	100.662	
6	100.701	100.693	100.662	
6.125	101.234	101.227	101.196	
6.25	101.346	101.347	101.289	
6.375	101.686	101.680	101.632	
6.49	102.046	102.040	101.993	
6.5	102.046	102.040	101.993	
6.625	102.360	102.353	102.308	
6.75	102.444	102.439	102.381	
6.875	102.782	102.768	102.720	
6.99	103.372	103.358	103.311	
7	103.372	103.358	103.311	
7.125	103.607	103.592	103.547	
7.25	103.709	103.646	103.562	
7.375	103.950	103.886	103.803	
7.49	104.168	104.104	104.022	
7.5	104.168	104.104	104.022	

Rate	Days to Lock			
	30	45	60	
4.75	97.537	97.555	97.568	
4.875	97.923	97.942	97.954	
4.99	98.303	98.322	98.334	
5	98.303	98.322	98.334	
5.125	98.979	98.998	99.010	
5.25	99.151	99.152	99.149	
5.375	99.469	99.471	99.468	
5.49	99.836	99.837	99.834	
5.5	99.836	99.837	99.834	
5.625	100.431	100.432	100.429	
5.75	100.337	100.321	100.302	
5.875	100.630	100.614	100.595	
5.99	100.941	100.924	100.905	
6	100.941	100.924	100.905	
6.125	101.461	101.445	101.426	
6.25	101.147	101.116	101.090	
6.375	101.442	101.412	101.386	
6.49	101.791	101.761	101.735	
6.5	101.791	101.761	101.735	
6.625	102.088	102.058	102.031	
6.75	102.177	102.146	102.120	
6.875	102.462	102.432	102.406	
7	102.716	102.685	102.659	
7.125	102.949	102.919	102.892	
7.25	103.046	102.970	102.905	
7.375	103.285	103.209	103.144	

High Balance HomePossible Adjustable Rate Loan Programs

High Balance SOFR ARM Margin = 3.00%
SOFR 30-Day Average = 4.35%

Rate	Days to Lock			
	30	45	60	
5.125	96.301	96.302	96.299	
5.25	96.725	96.721	96.714	
5.375	97.137	97.129	97.118	
5.5	97.550	97.537	97.522	
5.625	97.960	97.944	97.925	
5.75	98.373	98.352	98.329	
5.875	98.785	98.760	98.733	
6	99.197	99.168	99.138	
6.125	99.609	99.576	99.542	
6.25	99.829	99.791	99.753	
6.375	99.897	99.854	99.812	
6.5	99.966	99.918	99.871	
6.625	100.034	99.981	99.930	
6.75	99.941	99.883	99.827	
6.875	99.720	99.657	99.596	
7	99.514	99.445	99.379	
7.125	99.309	99.235	99.164	
7.25	99.240	99.160	99.085	
7.375	99.276	99.191	99.112	
7.5	99.313	99.223	99.139	
7.625	99.349	99.254	99.166	
7.75	99.490	99.390	99.297	
7.875	99.712	99.608	99.511	
8	99.935	99.826	99.725	
8.125	100.158	100.044	99.939	
8.25	100.784	100.667	100.558	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Rate	Days to Lock			
	30	45	60	
5	97.046	97.054	97.056	
5.125	97.405	97.408	97.407	
5.25	97.765	97.763	97.757	
5.375	98.123	98.117	98.108	
5.5	98.482	98.472	98.458	
5.625	98.841	98.826	98.809	
5.75	99.150	99.131	99.110	
5.875	99.421	99.397	99.372	
6	99.691	99.662	99.633	
6.125	99.960	99.927	99.894	
6.25	100.160	100.123	100.085	
6.375	100.305	100.263	100.221	
6.5	100.450	100.403	100.357	
6.625	100.595	100.543	100.493	
6.75	100.689	100.632	100.578	
6.875	100.745	100.683	100.624	
7	100.802	100.736	100.672	
7.125	100.872	100.800	100.732	
7.25	100.892	100.816	100.743	
7.375	100.874	100.792	100.715	
7.5	100.856	100.769	100.687	
7.625	100.837	100.745	100.659	
7.75	101.038	100.941	100.851	
7.875	101.410	101.309	101.215	
8	101.782	101.677	101.579	
8.125	102.155	102.045	101.943	
8.25	102.552	102.438	102.332	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

High Balance 5/6 SOFR HomePossible ARM				
Rate	Days to Lock			
	30	45	60	
5.25	98.422	98.421	98.417	
5.375	98.772	98.767	98.759	
5.5	99.122	99.112	99.100	
5.625	99.471	99.457	99.441	
5.75	99.692	99.674	99.654	
5.875	99.814	99.791	99.766	
6	99.936	99.908	99.879	
6.125	100.057	100.024	99.991	
6.25	100.198	100.161	100.123	
6.375	100.356	100.314	100.272	
6.5	100.515	100.468	100.421	
6.625	100.673	100.621	100.571	
6.75	100.767	100.710	100.655	
6.875	100.811	100.750	100.691	
7	100.855	100.788	100.725	
7.125	100.899	100.828	100.766	
7.25	101.032	100.956	100.883	
7.375	101.238	101.157	101.080	
7.5	101.444	101.358	101.277	
7.625	101.650	101.559	101.474	
7.75	101.855	101.760	101.671	
7.875	102.060	101.960	101.866	
8	102.265	102.160	101.966	
8.125	102.469	102.360	102.155	
8.25	102.759	102.645	102.544	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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

Conforming CHOICEHome Fixed Loan Programs

Conforming CHOICEHome 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	99.755	99.734	99.691	
6.25	100.215	100.195	100.160	
6.375	100.477	100.455	100.419	
6.49	101.074	101.052	101.014	
6.5	101.074	101.052	101.014	
6.625	101.631	101.609	101.569	
6.75	102.050	101.992	101.962	
6.875	102.429	102.372	102.340	
6.99	102.832	102.774	102.742	
7	102.832	102.774	102.742	
7.125	103.196	103.139	103.106	
7.25	103.528	103.450	103.433	
7.375	103.834	103.765	103.739	
7.49	104.255	104.187	104.160	
7.5	104.255	104.187	104.160	
7.625	104.791	104.702	104.639	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
7.99	105.432	105.355	105.292	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	
8.25	105.530	105.408	105.363	

Conforming CHOICEHome 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	99.755	99.734	99.691	
6.25	100.215	100.195	100.160	
6.375	100.477	100.455	100.419	
6.49	101.074	101.052	101.014	
6.5	101.074	101.052	101.014	
6.625	101.631	101.609	101.569	
6.75	102.050	101.992	101.962	
6.875	102.429	102.372	102.340	
6.99	102.832	102.774	102.742	
7	102.832	102.774	102.742	
7.125	103.196	103.139	103.106	
7.25	103.528	103.450	103.433	
7.375	103.834	103.765	103.739	
7.49	104.255	104.187	104.160	
7.5	104.255	104.187	104.160	
7.625	104.791	104.702	104.639	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
7.99	105.432	105.355	105.292	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	
8.25	105.530	105.408	105.363	

Conforming CHOICEHome 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.221	97.220	97.096	
5.375	97.825	97.823	97.700	
5.49	98.448	98.447	98.323	
5.5	98.448	98.447	98.323	
5.625	99.029	99.027	98.904	
5.75	99.716	99.698	99.545	
5.875	100.264	100.246	100.093	
5.99	100.685	100.668	100.515	
6	100.685	100.668	100.515	
6.125	101.150	101.132	100.979	
6.25	101.105	101.070	100.920	
6.375	101.479	101.444	101.294	
6.49	101.872	101.837	101.687	
6.5	101.872	101.837	101.687	
6.625	102.278	102.243	102.093	
6.75	102.171	102.118	101.987	
6.875	102.556	102.502	102.372	
6.99	102.946	102.893	102.762	
7	102.946	102.893	102.762	
7.125	103.246	103.193	103.062	
7.25	103.634	103.591	103.539	
7.375	103.971	103.929	103.876	
7.49	104.364	104.307	104.244	
7.5	104.364	104.307	104.244	
7.625	104.984	104.927	104.864	
7.75	105.501	105.444	105.381	
7.875	105.829	105.772	105.709	

Conforming CHOICEHome 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.598	97.580	97.571	
4.625	97.465	97.446	97.439	
4.75	97.981	97.967	97.964	
4.875	98.368	98.355	98.352	
4.99	98.750	98.737	98.734	
5	98.750	98.737	98.734	
5.125	99.209	99.197	99.190	
5.25	99.716	99.706	99.700	
5.375	100.036	100.027	100.021	
5.49	100.405	100.397	100.391	
5.5	100.405	100.397	100.391	
5.625	100.822	100.819	100.785	
5.75	101.163	101.158	101.127	
5.875	101.435	101.429	101.399	
5.99	101.699	101.692	101.662	
6	101.699	101.692	101.662	
6.125	102.021	102.016	101.967	
6.25	102.281	102.276	102.228	
6.375	102.554	102.548	102.500	
6.49	102.879	102.873	102.826	
6.5	102.879	102.873	102.826	
6.625	102.950	102.946	102.886	
6.75	103.282	103.269	103.220	
6.875	103.570	103.556	103.509	
6.99	103.826	103.811	103.765	
7	103.826	103.811	103.765	

Conforming CHOICEHome 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.750	97.787	97.816	
4.625	98.211	98.232	98.246	
4.75	98.718	98.738	98.753	
4.875	99.104	99.125	99.139	
4.99	99.484	99.505	99.519	
5	99.484	99.505	99.519	
5.125	99.837	99.841	99.839	
5.25	100.332	100.335	100.334	
5.375	100.650	100.654	100.652	
5.49	101.017	101.020	101.019	
5.5	101.017	101.020	101.019	
5.625	101.158	101.144	101.126	
5.75	101.518	101.504	101.486	
5.875	101.811	101.797	101.780	
5.99	102.122	102.107	102.090	
6	102.122	102.107	102.090	
6.125	102.048	102.018	101.991	
6.25	102.332	102.301	102.275	
6.375	102.627	102.597	102.571	
6.49	102.976	102.946	102.920	
6.5	102.976	102.946	102.920	
6.625	103.051	103.021	102.995	
6.75	103.362	103.331	103.305	
6.875	103.647	103.617	103.591	
7	103.901	103.870	103.844	
7.125	104.073	104.001	103.936	

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Conforming MHADvantage Fixed Loan Programs

Conforming MHADvantage 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	

Conforming MHADvantage 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.625	97.457	97.436	97.415	
5.75	97.908	97.879	97.851	
5.875	98.549	98.521	98.492	
5.99	99.175	99.147	99.119	
6	99.175	99.147	99.119	
6.125	99.753	99.724	99.696	
6.25	100.093	100.050	100.007	
6.375	100.641	100.599	100.556	
6.49	101.143	101.100	101.057	
6.5	101.143	101.100	101.057	
6.625	101.611	101.569	101.526	
6.75	101.936	101.894	101.851	
6.875	102.380	102.337	102.295	
6.99	102.811	102.769	102.726	
7	102.811	102.769	102.726	
7.125	103.213	103.170	103.127	
7.25	103.678	103.614	103.550	
7.375	104.084	104.020	103.956	
7.49	104.488	104.424	104.360	
7.5	104.488	104.424	104.360	
7.625	104.863	104.799	104.735	
7.75	105.048	104.984	104.920	
7.875	105.404	105.340	105.276	
7.99	105.333	105.269	105.205	
8	105.333	105.269	105.205	
8.125	105.586	105.522	105.459	
8.25	105.553	105.454	105.354	

Conforming MHADvantage 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	96.068	96.018	95.968	
5.125	96.728	96.678	96.628	
5.25	97.368	97.318	97.269	
5.375	97.990	97.940	97.890	
5.49	98.591	98.541	98.491	
5.5	98.591	98.541	98.491	
5.625	99.164	99.114	99.065	
5.75	99.590	99.533	99.476	
5.875	100.162	100.105	100.048	
5.99	100.709	100.652	100.595	
6	100.709	100.652	100.595	
6.125	101.219	101.162	101.105	
6.25	101.042	100.971	100.900	
6.375	101.552	101.481	101.410	
6.49	102.029	101.958	101.887	
6.5	102.029	101.958	101.887	
6.625	102.474	102.403	102.332	
6.75	102.261	102.190	102.119	
6.875	102.704	102.633	102.562	
6.99	103.113	103.042	102.970	
7	103.113	103.042	102.970	
7.125	103.494	103.423	103.352	
7.25	104.064	104.000	103.936	
7.375	104.507	104.443	104.379	
7.49	104.919	104.855	104.791	
7.5	104.919	104.855	104.791	
7.625	105.295	105.231	105.167	

Conforming MHADvantage 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	98.136	98.108	98.078	
4.875	98.539	98.511	98.480	
4.99	98.932	98.904	98.874	
5	98.932	98.904	98.874	
5.125	99.313	99.285	99.254	
5.25	99.815	99.786	99.756	
5.375	100.177	100.148	100.117	
5.49	100.561	100.531	100.501	
5.5	100.561	100.531	100.501	
5.625	100.866	100.837	100.807	
5.75	101.182	101.153	101.123	
5.875	101.514	101.485	101.454	
5.99	101.832	101.802	101.772	
6	101.832	101.802	101.772	
6.125	102.157	102.128	102.097	
6.25	102.340	102.305	102.267	
6.375	102.662	102.628	102.590	
6.49	103.006	102.972	102.934	
6.5	103.006	102.972	102.934	
6.625	103.312	103.277	103.239	
6.75	103.395	103.358	103.320	
6.875	103.700	103.664	103.626	
6.99	103.985	103.948	103.911	
7	103.985	103.948	103.911	
7.125	104.217	104.181	104.143	
7.25	104.122	104.032	103.933	

Conforming MHADvantage 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.5	97.637	97.603	97.565	
4.625	98.041	98.008	97.970	
4.75	98.630	98.589	98.544	
4.875	99.033	98.991	98.946	
4.99	99.426	99.385	99.339	
5	99.426	99.385	99.339	
5.125	99.807	99.765	99.720	
5.25	100.165	100.124	100.078	
5.375	100.521	100.480	100.435	
5.49	100.796	100.754	100.709	
5.5	100.796	100.754	100.709	
5.625	101.161	101.119	101.074	
5.75	101.460	101.418	101.373	
5.875	101.817	101.775	101.729	
5.99	102.185	102.142	102.097	
6	102.185	102.142	102.097	
6.125	102.560	102.518	102.472	
6.25	102.330	102.289	102.244	
6.375	102.678	102.637	102.591	
6.49	103.047	103.006	102.960	
6.5	103.047	103.006	102.960	
6.625	103.353	103.311	103.266	
6.75	103.420	103.383	103.345	
6.875	103.725	103.689	103.651	
7	104.010	103.973	103.936	
7.125	104.292	104.256	104.218	

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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	
5.5	96.831	96.810	96.789	
5.625	97.487	97.466	97.445	
5.75	98.089	98.060	98.032	
5.875	98.764	98.736	98.707	
5.99	99.423	99.395	99.367	
6	99.423	99.395	99.367	
6.125	100.032	100.003	99.975	
6.25	100.946	100.903	100.860	
6.375	101.536	101.494	101.451	
6.49	102.086	102.043	102.000	
6.5	102.086	102.043	102.000	
6.625	102.608	102.566	102.523	
6.75	102.771	102.729	102.686	
6.875	103.269	103.226	103.184	
6.99	103.763	103.721	103.678	
7	103.763	103.721	103.678	
7.125	104.228	104.185	104.142	
7.25	104.436	104.372	104.308	
7.375	104.920	104.856	104.792	
7.49	105.368	105.304	105.240	
7.5	105.368	105.304	105.240	
7.625	105.807	105.743	105.679	
7.75	105.423	105.359	105.295	
7.875	105.855	105.791	105.727	
8	105.892	105.828	105.764	
8.125	106.228	106.164	106.101	

FHLMC Second Home 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.439	96.422	96.394	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	100.005	99.984	99.941	
6.25	100.828	100.808	100.773	
6.375	101.089	101.067	101.031	
6.49	101.744	101.722	101.684	
6.5	101.744	101.722	101.684	
6.625	102.562	102.540	102.500	
6.75	103.079	103.021	102.991	
6.875	103.483	103.426	103.394	
6.99	103.969	103.911	103.879	
7	103.969	103.911	103.879	
7.125	104.315	104.258	104.225	
7.25	104.645	104.567	104.550	
7.375	105.000	104.931	104.905	
7.49	105.378	105.310	105.283	
7.5	105.378	105.310	105.283	
7.625	105.630	105.541	105.478	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	

FHLMC FL 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.439	96.422	96.394	
5.625	97.167	97.150	97.121	
5.75	97.846	97.825	97.791	
5.875	98.677	98.656	98.616	
5.99	99.212	99.191	99.150	
6	99.212	99.191	99.150	
6.125	100.076	100.055	100.012	
6.25	100.504	100.484	100.449	
6.375	100.766	100.744	100.708	
6.49	101.363	101.341	101.303	
6.5	101.363	101.341	101.303	
6.625	101.920	101.898	101.858	
6.75	102.399	102.341	102.311	
6.875	102.778	102.721	102.689	
6.99	103.181	103.123	103.091	
7	103.181	103.123	103.091	
7.125	103.546	103.489	103.456	
7.25	103.895	103.817	103.800	
7.375	104.200	104.131	104.105	
7.49	104.621	104.553	104.526	
7.5	104.621	104.553	104.526	
7.625	105.146	105.057	104.994	
7.75	105.497	105.407	105.344	
7.875	105.905	105.826	105.763	
8	105.787	105.710	105.647	
8.125	105.962	105.886	105.823	

FHLMC TX 30 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
5.5	96.439	96.422	96.394	
5.625	97.121	97.104	97.075	
5.75	97.525	97.504	97.470	
5.875	98.356	98.335	98.295	
5.99	98.891	98.870	98.829	
6	98.891	98.870	98.829	
6.125	99.755	99.734	99.691	
6.25	100.215	100.195	100.160	
6.375	100.477	100.455	100.419	
6.49	101.074	101.052	101.014	
6.5	101.074	101.052	101.014	
6.625	101.631	101.609	101.569	
6.75	102.050	101.992	101.962	
6.875	102.429	102.372	102.340	
6.99	102.832	102.774	102.742	
7	102.832	102.774	102.742	
7.125	103.196	103.139	103.106	
7.25	103.528	103.450	103.433	
7.375	103.834	103.765	103.739	
7.49	104.255	104.187	104.160	
7.5	104.255	104.187	104.160	
7.625	104.791	104.702	104.639	
7.75	105.142	105.052	104.989	
7.875	105.550	105.471	105.408	
8	105.432	105.355	105.292	
8.125	105.607	105.531	105.468	

FHLMC FL 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	97.981	97.967	97.964	
4.875	98.368	98.355	98.352	
4.99	98.750	98.737	98.734	
5	98.750	98.737	98.734	
5.125	99.209	99.197	99.190	
5.25	99.716	99.706	99.700	
5.375	100.036	100.027	100.021	
5.49	100.405	100.397	100.391	
5.5	100.405	100.397	100.391	
5.625	100.822	100.819	100.785	
5.75	101.163	101.158	101.127	
5.875	101.435	101.429	101.399	
5.99	101.699	101.692	101.662	
6	101.699	101.692	101.662	
6.125	102.021	102.016	101.967	
6.25	102.281	102.276	102.228	
6.375	102.554	102.548	102.500	
6.49	102.879	102.873	102.826	
6.5	102.879	102.873	102.826	
6.625	102.950	102.946	102.886	
6.75	103.282	103.269	103.220	
6.875	103.570	103.556	103.509	
6.99	103.826	103.811	103.765	
7	103.826	103.811	103.765	
7.125	103.985	103.931	103.834	
7.25	104.160	104.100	104.015	

FHLMC TX 15 Year Fixed Conforming				
Rate	Days to Lock			
	30	45	60	
4.75	97.981	97.967	97.964	
4.875	98.368	98.355	98.352	
4.99	98.750	98.737	98.734	
5	98.750	98.737	98.734	
5.125	99.209	99.197	99.190	
5.25	99.716	99.706	99.700	
5.375	100.036	100.027	100.021	
5.49	100.405	100.397	100.391	
5.5	100.405	100.397	100.391	
5.625	100.822	100.819	100.785	
5.75	101.163	101.158	101.127	
5.875	101.435	101.429	101.399	
5.99	101.699	101.692	101.662	
6	101.699	101.692	101.662	
6.125	102.021	102.016	101.967	
6.25	102.281	102.276	102.228	
6.375	102.554	102.548	102.500	
6.5	102.879	102.873	102.826	
6.625	102.950	102.946	102.886	
6.75	103.282	103.269	103.220	
6.875	103.570	103.556	103.509	
7	103.826	103.811	103.765	
7.125	103.985	103.931	103.834	
7.25	104.160	104.100	104.015	
7.375	104.401	104.340	104.257	
7.5	104.620	104.558	104.475	

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Conventional Loan Level Adjustments

[illegible]

Limited Cash-out Refinances (Term > 15 Years)												
All Eligible Product	FICO Score	LTV Ratio										
		≤ 30.0%	30.01 - 40%	40.01 - 50%	50.01 - 60%	60.01 - 70%	70.01 - 75.0%	75.01 - 80.0%	80.01 - 85.0%	85.01 - 90%	90.01 - 94.0%	≥ 95%
All Eligible Product	≥ 780	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.37%	2.9%
	780 - 770	0.00%	0.00%	0.00%	0.12%	0.37%	0.87%	1.00%	0.75%	0.62%	0.62%	0.62%
	770 - 750	0.00%	0.00%	0.00%	0.12%	0.37%	1.37%	2.00%	1.00%	0.62%	0.62%	0.62%
	750 - 730	0.00%	0.00%	0.00%	0.00%	1.00%	1.62%	1.75%	1.00%	0.62%	0.62%	0.62%
	730 - 710	0.00%	0.00%	0.00%	0.62%	1.25%	1.87%	2.25%	1.75%	1.25%	1.62%	1.62%
	710 - 700	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	700 - 680	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	680 - 670	0.00%	0.12%	1.12%	1.12%	1.87%	2.50%	3.00%	2.37%	2.12%	2.12%	2.12%
	670 - 650	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	≤ 650	0.00%	0.37%	1.75%	1.75%	2.50%	3.50%	3.87%	3.62%	2.50%	2.50%	2.50%
Limited Cash-out Refinances												
Loan Feature		LTV Ratio										
		≤ 30.0%	30.01 - 40%	40.01 - 50%	50.01 - 60%	60.01 - 70%	70.01 - 75.0%	75.01 - 80.0%	80.01 - 85.0%	85.01 - 90%	90.01 - 94.0%	≥ 95%
Adjustable-Rate Mortgage	Second	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.25%	2.50%
Condo	Second	0.00%	0.00%	0.12%	0.12%	0.12%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%
Investment Property	Second	1.12%	1.12%	1.62%	2.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
Second Home	Second	1.12%	1.12%	1.62%	2.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
Manufactured Home	Second	0.50%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
24-Hour	Second	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
High-Balance Fixed-Rate	Second	0.50%	0.50%	0.75%	0.75%	0.75%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
High-Balance ARM	Second	1.25%	1.25%	1.25%	1.25%	1.25%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
Subprime	Second	0.50%	0.50%	0.62%	0.62%	0.62%	0.87%	0.87%	0.87%	0.87%	0.87%	0.87%

Cash-out Refinance Loans						
Product	FICO Score	LTV Ratio				
		≤ 50.00%	50.01 - 60.0%	60.01 - 70.0%	70.01 - 75.00%	75.01 - 80.00%
All Eligible Product	≥ 780	-0.375%	-0.375%	-0.625%	-0.875%	-1.125%
	780 - 779	-0.375%	-0.375%	-0.875%	-1.250%	-1.875%
	770 - 759	-0.375%	-0.375%	-1.000%	-1.625%	-2.375%
	740 - 739	-0.375%	-0.500%	-1.375%	-2.000%	-2.750%
	730 - 719	-0.375%	-0.500%	-1.625%	-2.625%	-3.250%
	680 - 699	-0.375%	-0.625%	-2.000%	-2.875%	-3.750%
	680 - 679	-0.375%	-0.875%	-2.125%	-3.000%	-4.000%
	640 - 659	-0.375%	-1.375%	-3.125%	-4.250%	-5.125%
	640 - 639	-0.375%	-1.375%	-3.125%	-4.875%	-5.125%
	≤ 639	-0.375%	-1.375%	-3.375%	-4.875%	-5.125%
Cash-out Refinance Loans						
Loan Feature	FICO Score	LTV Ratio				
		≤ 50.00%	50.01 - 60.0%	60.01 - 70.0%	70.01 - 75.00%	75.01 - 80.00%
Condo	0.000%	0.000%	0.125%	0.125%	0.125%	0.750%
Investment Property	1.125%	1.125%	1.625%	2.125%	2.125%	3.250%
Second Home	0.125%	1.125%	1.625%	2.125%	2.125%	3.250%
Manufactured Home	0.000%	0.500%	0.625%	0.625%	0.625%	0.750%
2-4 Unit	0.000%	0.000%	0.375%	0.375%	0.375%	0.750%
High Balance First-Rate	1.250%	1.250%	1.500%	1.500%	1.500%	1.750%
High Balance ARM	2.000%	2.000%	2.250%	2.250%	2.250%	3.250%
Subprime First-Rate	0.625%	0.625%	0.625%	0.625%	0.625%	0.750%

Miscellaneous			Loan Amount Adjusters	
	Items Without Reference (3046)		Amount Range	3029/37 Fixed
Waive Impoints (Not Applicable for NY Loans)	PMI	0.000%	1-8.00%	-0.022%
	Not CASH	0.000%	100.000-140.000	-0.022%
	FCO: 660 to 719	0.000%	150.000-199.999	-0.025%
	FCO: 660 to 619	0.000%	200.000-249.999	-0.025%
	FCO: 640 to 599	0.000%	250.000-299.999	-0.025%
	FCO: 620 to 549	0.000%	300.000-349.999	-0.029%
	FCO: 600 to 549	0.000%	350.000-399.999	-0.029%
	LTUV: TV > 90<=95	0.000%	400.000-449.999	0.000%
	LTUV: TV > 95	0.000%	450.000-499.999	0.000%
	LTV: 80%	0.000%	500.000-599.999	0.000%
Conforming	LTV: 80%	0.000%	600.000-699.999	0.000%
	Cash-Out:FCO:660-719	0.000%	700.000-799.999	0.000%
	Cash-Out:FCO:620-679	0.000%	800.000-899.999	0.000%
	Cash-Out: TVCL:TV>75%	0.000%		
	Second Home & LTV>80%	0.000%		
	Investment Property/2nd Home	0.000%		
	Refinance	0.000%		
	Properties Owned > 3	0.000%		
	Cashout	0.000%		
	Purchase	0.000%		
All Products/Loan Amounts	Multiple Properties Owned & Primary Residence	0.250%		
	Qualifies Exception	0.250%		
	Primary & Purchase w/ Qualifying Income <=50% ARM	0.250%		
	LTUV: TV > 90	0.000%		
	FCO:660+	0.000%		
	FCO: 660 to 719	0.000%		
	Loan Amount < \$1M	0.000%		
Controlling 3rd Year Yield				
High Balance	Fixed and ARM			
	Borrower Paid Mt			
4 Units	Contiguous States			
	HomeReady/HomePossible Cap (Only Applicable to Standard ARM (LPRs))			
FTHB with qualifying income <=100% ARM or 100% ARM in high-cost areas		LUPA Cap	0.000%	
		LUPA Cap	0.000%	
		Temporary Buydown	0.000%	
		Non-Standard Term Adjustment (Term >10Yr and <10Yr)	0.050%	
		Non-Standard Term Adjustment (Term >10Yr and <10Yr)	0.060%	
			Fixed	
			ARM	
			Max Price (Including All Adj)	

Loan Amount Adjusters						
Amount Range	30/22yr Fixed	20yr Fixed	15yr Fixed	10yr Fixed	ARM	
0-99,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
100,000-149,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
150,000-199,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
200,000-249,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
250,000-299,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
300,000-349,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
350,000-399,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
400,000-449,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
450,000-499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
500,000-549,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
550,000-599,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
600,000-649,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
650,000-699,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
700,000-749,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
750,000-799,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
800,000-849,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
850,000-899,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
900,000-949,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
950,000-999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
1,000,000-1,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
1,500,000-1,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
2,000,000-2,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
2,500,000-2,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
3,000,000-3,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
3,500,000-3,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
4,000,000-4,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
4,500,000-4,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
5,000,000-5,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
5,500,000-5,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
6,000,000-6,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
6,500,000-6,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
7,000,000-7,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
7,500,000-7,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
8,000,000-8,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
8,500,000-8,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
9,000,000-9,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
9,500,000-9,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
10,000,000-10,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
10,500,000-10,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
11,000,000-11,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
11,500,000-11,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
12,000,000-12,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
12,500,000-12,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
13,000,000-13,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
13,500,000-13,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
14,000,000-14,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
14,500,000-14,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
15,000,000-15,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
15,500,000-15,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
16,000,000-16,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
16,500,000-16,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
17,000,000-17,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
17,500,000-17,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
18,000,000-18,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
18,500,000-18,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
19,000,000-19,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
19,500,000-19,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
20,000,000-20,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
20,500,000-20,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
21,000,000-21,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
21,500,000-21,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
22,000,000-22,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
22,500,000-22,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
23,000,000-23,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
23,500,000-23,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
24,000,000-24,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
24,500,000-24,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
25,000,000-25,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
25,500,000-25,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
26,000,000-26,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
26,500,000-26,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
27,000,000-27,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
27,500,000-27,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
28,000,000-28,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
28,500,000-28,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
29,000,000-29,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
29,500,000-29,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
30,000,000-30,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
30,500,000-30,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
31,000,000-31,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
31,500,000-31,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
32,000,000-32,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
32,500,000-32,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
33,000,000-33,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
33,500,000-33,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
34,000,000-34,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
34,500,000-34,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
35,000,000-35,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
35,500,000-35,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
36,000,000-36,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
36,500,000-36,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
37,000,000-37,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
37,500,000-37,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
38,000,000-38,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
38,500,000-38,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
39,000,000-39,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
39,500,000-39,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
40,000,000-40,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
40,500,000-40,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
41,000,000-41,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
41,500,000-41,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
42,000,000-42,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
42,500,000-42,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
43,000,000-43,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
43,500,000-43,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
44,000,000-44,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
44,500,000-44,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
45,000,000-45,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
45,500,000-45,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
46,000,000-46,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
46,500,000-46,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
47,000,000-47,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
47,500,000-47,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
48,000,000-48,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
48,500,000-48,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
49,000,000-49,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
49,500,000-49,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
50,000,000-50,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
50,500,000-50,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
51,000,000-51,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
51,500,000-51,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
52,000,000-52,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
52,500,000-52,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
53,000,000-53,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
53,500,000-53,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
54,000,000-54,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
54,500,000-54,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
55,000,000-55,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
55,500,000-55,999,999	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%	0.0025%
56,000,000-56,499,999	0.0025%	0.0025%	0.0025%	0.0025%	0.002	

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

Max Price (including All Adjustments)	
Fixed	105.6
ADM	103.6

State Actuaries				
State	2023yr Conf	Fixed All Other Conf	Term	2023yr Hb Fixed All Other Hb Term
AZ	0.000%	0.000%	0.000%	0.000%
AK	0.000%	0.000%	0.000%	0.000%
AL	-0.000%	0.000%	0.000%	0.000%
CA	0.000%	0.000%	0.000%	0.000%
CO	0.000%	0.000%	0.000%	0.000%
CT	0.000%	0.000%	0.000%	0.000%
DE	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%
IL	0.000%	0.000%	0.000%	0.000%
IN	0.000%	0.000%	0.000%	0.000%
IA	0.000%	0.000%	0.000%	0.000%
KS	0.000%	0.000%	0.000%	0.000%
KY	0.000%	0.000%	0.000%	0.000%
LA	0.000%	0.000%	0.000%	0.000%
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%
MO	0.000%	0.000%	0.000%	0.000%
MT	0.000%	0.000%	0.000%	0.000%
NE	0.000%	0.000%	0.000%	0.000%
NH	0.000%	0.000%	0.000%	0.000%
NJ	0.000%	0.000%	0.000%	0.000%
NM	0.000%	0.000%	0.000%	0.000%
NY	0.000%	0.000%	0.000%	0.000%
OK	0.000%	0.000%	0.000%	0.000%
OR	0.000%	0.000%	0.000%	0.000%
PA	0.000%	0.000%	0.000%	0.000%
SC	0.000%	0.000%	0.000%	0.000%
SD	0.000%	0.000%	0.000%	0.000%
TN	0.000%	0.000%	0.000%	0.000%
TX	0.100%	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%

[illegible]

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



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

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

Conventional Loan Amount/Note Rate Adjustments

[illegible]

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

*Investment payups will only apply for loans >\$300,000

*Investment payups will only apply for loans >\$300,000
*High Balance and Specialty Products will not receive payups

NONDEL

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



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7/17/25 11:14 AM

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

VA Fixed Loan Programs

VA 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.628	96.450	96.191	
5.25	97.473	97.351	97.070	
5.375	97.917	97.887	97.795	
5.49	98.478	98.455	98.363	
5.5	98.531	98.509	98.417	
5.625	99.195	99.011	98.821	
5.75	99.725	99.541	99.282	
5.875	100.127	100.087	99.959	
5.99	100.701	100.661	100.533	
6	100.753	100.713	100.585	
6.125	101.097	101.057	100.929	
6.25	101.450	101.342	101.214	
6.375	101.705	101.647	101.516	
6.49	102.075	101.841	101.515	
6.5	102.266	102.208	102.078	
6.625	102.653	102.487	102.337	
6.75	103.002	102.768	102.442	
6.875	102.872	102.796	102.643	
6.99	103.321	103.081	102.755	
7	103.369	103.249	103.097	
7.125	103.930	103.690	103.364	
7.25	104.373	104.133	103.807	
7.375	103.303	103.197	102.917	
7.49	103.802	103.568	103.242	
7.5	103.847	103.614	103.304	
7.625	104.374	104.141	103.815	
7.75	104.788	104.554	104.228	
7.875	103.676	103.563	103.462	
7.99	104.005	103.892	103.791	
8	104.005	103.892	103.791	
8.125	104.307	104.195	104.093	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.628	96.450	96.191	
5.25	97.473	97.351	97.070	
5.375	97.917	97.795	97.513	
5.49	98.363	98.178	97.920	
5.5	98.519	98.334	98.075	
5.625	99.195	99.011	98.752	
5.75	99.725	99.541	99.282	
5.875	99.950	99.759	99.500	
5.99	100.547	100.355	100.096	
6	100.600	100.417	100.150	
6.125	101.083	100.891	100.632	
6.25	101.450	101.313	101.032	
6.375	101.509	101.276	100.950	
6.49	102.075	101.841	101.515	
6.5	102.126	101.892	101.567	
6.625	102.653	102.419	102.093	
6.75	103.002	102.768	102.442	
6.875	102.790	102.550	102.224	
6.99	103.321	103.081	102.755	
7	103.369	103.129	102.803	
7.125	103.930	103.690	103.364	
7.25	104.373	104.133	103.807	
7.375	103.303	103.070	102.744	
7.49	103.802	103.568	103.242	
7.5	103.847	103.614	103.288	
7.625	104.374	104.141	103.815	
7.75	104.788	104.554	104.228	
7.875	101.646	101.533	101.432	
7.99	101.975	101.862	101.761	
8	101.975	101.862	101.761	
8.125	102.277	102.165	102.063	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.928	95.749	95.491	
5.25	97.473	97.351	97.070	
5.125	96.628	96.450	96.191	
5.625	99.195	99.011	98.752	
5.5	98.519	98.334	98.075	
5.375	97.917	97.795	97.513	
5.75	99.725	99.541	99.282	
5.875	99.950	99.759	99.500	
6	100.600	100.417	100.150	
6.125	101.083	100.891	100.632	
6.25	101.450	101.313	101.032	
6.375	101.509	101.276	100.950	
6.5	102.126	101.892	101.567	
6.625	102.653	102.419	102.093	
6.75	103.002	102.768	102.442	
6.875	102.790	102.550	102.224	
7	103.369	103.129	102.803	
7.125	103.930	103.690	103.364	
7.25	104.373	104.133	103.807	
7.375	103.303	103.070	102.744	
7.5	103.847	103.614	103.288	
7.625	104.374	104.141	103.815	
7.75	104.788	104.554	104.228	
7.875	101.646	101.533	101.432	
8	101.975	101.862	101.761	
8.125	102.277	102.165	102.063	
5.99	100.547	100.355	100.096	
6.99	103.321	103.081	102.755	
7.99	101.975	101.862	101.761	
5.49	98.363	98.178	97.920	
6.49	102.075	101.841	101.515	
7.49	103.802	103.568	103.242	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.278	96.331	96.206	
4.375	96.806	96.860	96.735	
4.49	97.323	97.377	97.252	
4.5	97.323	97.377	97.252	
4.625	97.825	97.878	97.753	
4.75	98.262	98.216	98.091	
4.875	98.535	98.484	98.359	
4.99	99.005	98.954	98.829	
5	99.005	98.954	98.829	
5.125	99.445	99.394	99.269	
5.25	99.930	99.876	99.751	
5.375	100.084	100.030	99.905	
5.49	100.452	100.391	100.266	
5.5	100.452	100.391	100.266	
5.625	100.812	100.750	100.625	
5.75	101.150	101.020	100.895	
5.875	101.161	100.901	100.776	
5.99	101.502	101.243	101.118	
6	101.502	101.243	101.118	
6.125	101.884	101.754	101.629	
6.25	102.408	102.279	102.154	
6.375	101.976	101.790	101.665	
6.49	102.441	102.311	102.186	
6.5	102.441	102.311	102.186	
6.625	102.950	102.820	102.695	
6.75	103.454	103.324	103.199	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	95.713	95.596	95.471	
4.375	96.284	96.167	96.042	
4.49	96.855	96.739	96.614	
4.5	96.855	96.739	96.614	
4.625	97.426	97.310	97.185	
4.75	98.262	98.216	98.091	
4.875	98.465	98.418	98.293	
4.99	98.601	98.554	98.429	
5	98.601	98.554	98.429	
5.125	99.107	98.991	98.866	
5.25	99.930	99.876	99.751	
5.375	100.084	100.030	99.905	
5.49	100.215	100.161	100.036	
5.5	100.215	100.161	100.036	
5.625	100.607	100.477	100.352	
5.75	101.150	101.020	100.895	
5.875	100.811	100.681	100.556	
5.99	101.351	101.221	101.096	
6	101.351	101.221	101.096	
6.125	101.884	101.754	101.629	
6.25	102.408	102.279	102.154	
6.375	101.920	101.790	101.665	
6.49	102.441	102.311	102.186	
6.5	102.441	102.311	102.186	
6.625	102.950	102.820	102.695	
6.75	103.454	103.324	103.199	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 5/1 ARM				
Rate	Days to Lock			
	30	45	60	
4.25	90.229	90.153	90.028	
4.375	90.479	90.403	90.278	
4.5	90.612	90.535	90.410	
4.625	90.729	90.653	90.528	
4.75	91.630	91.538	91.413	
4.875	91.880	91.788	91.663	
5	91.992	91.900	91.775	
5.125	92.130	92.038	91.913	
5.25	92.817	92.725	92.600	
5.5	93.317	93.225	93.100	
5.625	93.317	93.225	93.100	
5.75	93.723	93.632	93.507	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 ARM				
Rate	Days to Lock			
	30	45	60	
4.25	91.650	91.525	91.400	
4.375	91.775	91.650	91.525	
4.5	91.900	91.775	91.650	
4.625	92.025	91.900	91.775	
4.75	92.900	92.775	92.650	
4.875	93.025	92.900	92.775	
5	93.150	93.025	92.900	
5.125	93.275	93.150	93.025	
5.25	93.650	93.525	93.400	
5.375	93.775	93.650	93.525	
5.5	93.900	93.775	93.650	
5.625	94.025	93.900	93.775	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

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



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

VA High Balance Fixed Loan Programs

VA 30 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	96.200	96.196	96.071	
5.25	96.970	96.948	96.823	
5.375	97.617	97.595	97.470	
5.49	98.245	98.223	98.098	
5.5	98.298	98.276	98.151	
5.625	98.763	98.741	98.616	
5.75	99.291	99.154	99.029	
5.875	99.886	99.846	99.721	
5.99	100.470	100.429	100.304	
6	100.522	100.482	100.357	
6.125	100.816	100.776	100.651	
6.25	101.025	100.834	100.709	
6.375	101.225	101.167	101.042	
6.49	101.787	101.729	101.604	
6.5	101.787	101.729	101.604	
6.625	102.136	102.077	101.952	
6.75	102.027	101.793	101.668	
6.875	101.724	101.648	101.523	
6.99	101.846	101.606	101.481	
7	102.177	102.101	101.976	
7.125	102.455	102.215	102.090	
7.25	102.948	102.708	102.583	
7.375	101.672	101.438	101.313	
7.49	102.216	101.982	101.857	
7.5	102.216	101.982	101.857	
7.625	102.743	102.510	102.385	
7.75	103.107	102.873	102.748	
7.875	100.409	100.297	100.172	
7.99	100.738	100.625	100.500	
8	100.738	100.625	100.500	
8.125	101.040	100.928	100.803	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 25 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	89.978	89.800	89.675	
5.25	91.567	91.445	91.320	
5.375	91.929	91.744	91.619	
5.49	90.915	90.893	90.768	
5.5	92.619	92.434	92.309	
5.625	93.295	93.111	92.986	
5.75	93.991	93.854	93.729	
5.875	93.947	93.811	93.686	
5.99	94.522	94.330	94.205	
6	94.597	94.461	94.336	
6.125	95.158	94.966	94.841	
6.25	95.725	95.534	95.409	
6.375	95.242	95.112	94.987	
6.49	95.601	95.367	95.242	
6.5	95.601	95.367	95.242	
6.625	96.148	95.914	95.789	
6.75	96.727	96.493	96.368	
6.875	96.015	95.775	95.650	
6.99	96.546	96.306	96.181	
7	96.594	96.354	96.229	
7.125	97.155	96.915	96.790	
7.25	97.648	97.408	97.283	
7.375	96.372	96.138	96.013	
7.49	96.916	96.682	96.557	
7.5	96.916	96.682	96.557	
7.625	97.443	97.210	97.085	
7.75	97.807	97.573	97.448	
7.875	93.079	92.967	92.842	
7.99	93.408	93.295	93.170	
8	93.408	93.295	93.170	
8.125	93.710	93.598	93.473	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	87.897	87.719	87.594	
4.875	88.615	88.437	88.312	
4.99	89.270	89.092	88.967	
5	89.328	89.149	89.024	
5.125	90.028	89.850	89.725	
5.25	91.567	91.445	91.320	
5.375	91.979	91.794	91.669	
5.49	90.915	90.893	90.768	
5.5	92.669	92.484	92.359	
5.625	93.345	93.161	93.036	
5.75	93.991	93.854	93.729	
5.875	93.975	93.811	93.686	
5.99	94.572	94.380	94.255	
6	94.625	94.461	94.336	
6.125	95.208	95.016	94.891	
6.25	95.775	95.584	95.459	
6.375	95.242	95.112	94.987	
6.49	95.651	95.417	95.292	
6.5	95.651	95.417	95.292	
6.625	96.198	95.964	95.839	
6.75	96.777	96.543	96.418	
6.875	96.065	95.825	95.700	
6.99	96.596	96.356	96.231	
7	96.644	96.404	96.279	
7.125	97.205	96.965	96.840	
7.25	97.698	97.458	97.333	
7.375	96.422	96.188	96.063	
7.49	96.966	96.732	96.607	
7.5	96.966	96.732	96.607	
7.625	97.493	97.260	97.135	
7.75	92.761	92.649	92.524	
7.875	93.079	92.967	92.842	
7.99	93.408	93.295	93.170	
8	93.408	93.295	93.170	

VA 15 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.430	88.483	88.358	
4.375	88.941	88.994	88.869	
4.49	89.431	89.484	89.359	
4.5	89.431	89.484	89.359	
4.625	89.893	89.946	89.821	
4.75	93.137	93.091	92.966	
4.875	93.340	93.293	93.168	
4.99	93.476	93.429	93.304	
5	93.476	93.429	93.304	
5.125	93.522	93.476	93.351	
5.25	94.805	94.751	94.626	
5.375	94.959	94.905	94.780	
5.49	95.090	95.036	94.911	
5.5	95.090	95.036	94.911	
5.625	95.210	95.156	95.031	
5.75	95.663	95.556	95.431	
5.875	95.300	95.193	95.068	
5.99	95.613	95.506	95.381	
6	95.613	95.506	95.381	
6.125	95.688	95.581	95.456	
6.25	96.522	96.415	96.290	
6.375	96.152	96.045	95.920	
6.49	96.326	96.219	96.094	
6.5	96.326	96.219	96.094	
6.625	96.491	96.384	96.259	
6.75	94.054	93.924	93.799	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year High Balance Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	87.250	87.303	87.178	
4.375	87.761	87.814	87.689	
4.49	88.251	88.304	88.179	
4.5	88.251	88.304	88.179	
4.625	88.713	88.766	88.641	
4.75	93.137	93.091	92.966	
4.875	93.340	93.293	93.168	
4.99	93.476	93.429	93.304	
5	93.476	93.429	93.304	
5.125	93.522	93.476	93.351	
5.25	94.805	94.751	94.626	
5.375	94.959	94.905	94.780	
5.49	95.090	95.036	94.911	
5.5	95.090	95.036	94.911	
5.625	95.210	95.156	95.031	
5.75	95.663	95.556	95.431	
5.875	95.300	95.193	95.068	
5.99	95.613	95.506	95.381	
6	95.613	95.506	95.381	
6.125	95.688	95.581	95.456	
6.25	96.522	96.415	96.290	
6.375	96.152	96.045	95.920	
6.49	96.326	96.219	96.094	
6.5	96.326	96.219	96.094	
6.625	96.491	96.384	96.259	
6.75	94.054	93.924	93.799	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 5/1 ARM High Balance				
Rate	Days to Lock			
	30	45	60	
4.25	90.229	90.153	90.028	
4.375	90.479	90.403	90.278	
4.5	90.612	90.535	90.410	
4.625	90.729	90.653	90.528	
4.75	91.630	91.538	91.413	
4.875	91.880	91.788	91.663	
5	91.992	91.900	91.775	
5.125	92.130	92.038	91.913	
5.25	92.817	92.725	92.600	
5.5	93.317	93.225	93.100	
5.625	93.317	93.225	93.100	
5.75	93.723	93.632	93.507	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



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

VA IRRRL Fixed Loan Programs

VA 30 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.928	95.749	95.624	
5.125	96.628	96.450	96.325	
5.25	97.473	97.351	97.226	
5.375	97.960	97.937	97.812	
5.49	98.528	98.505	98.380	
5.5	98.581	98.559	98.434	
5.625	99.195	99.011	98.886	
5.75	99.725	99.541	99.416	
5.875	100.127	100.087	99.962	
5.99	100.711	100.671	100.546	
6	100.763	100.723	100.598	
6.125	101.147	101.107	100.982	
6.25	101.450	101.392	101.267	
6.375	101.705	101.647	101.522	
6.49	102.075	101.841	101.716	
6.5	102.266	102.208	102.083	
6.625	102.653	102.537	102.412	
6.75	103.002	102.768	102.643	
6.875	102.872	102.796	102.671	
6.99	103.321	103.081	102.956	
7	103.369	103.249	103.124	
7.125	103.930	103.690	103.565	
7.25	104.373	104.133	104.008	
7.375	103.341	103.247	103.122	
7.49	103.802	103.568	103.443	
7.5	103.847	103.633	103.508	
7.625	104.374	104.141	104.016	
7.75	104.788	104.554	104.429	
7.875	103.726	103.613	103.488	
7.99	104.055	103.942	103.817	
8	104.055	103.942	103.817	
8.125	104.357	104.245	104.120	

VA 25 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.928	95.749	95.624	
5.125	96.628	96.450	96.325	
5.25	97.473	97.351	97.226	
5.375	97.917	97.795	97.670	
5.49	98.363	98.178	98.053	
5.5	98.519	98.334	98.209	
5.625	99.195	99.011	98.886	
5.75	99.725	99.541	99.416	
5.875	99.950	99.759	99.634	
5.99	100.547	100.355	100.230	
6	100.600	100.417	100.292	
6.125	101.083	100.891	100.766	
6.25	101.450	101.313	101.188	
6.375	101.509	101.276	101.151	
6.49	102.075	101.841	101.716	
6.5	102.126	101.892	101.767	
6.625	102.653	102.419	102.294	
6.75	103.002	102.768	102.643	
6.875	102.790	102.550	102.425	
6.99	103.321	103.081	102.956	
7	103.369	103.129	103.004	
7.125	103.930	103.690	103.565	
7.25	104.373	104.133	104.008	
7.375	103.303	103.070	102.945	
7.49	103.802	103.568	103.443	
7.5	103.847	103.614	103.489	
7.625	104.374	104.141	104.016	
7.75	104.788	104.554	104.429	
7.875	101.696	101.583	101.458	
7.99	102.025	101.912	101.787	
8	102.025	101.912	101.787	
8.125	102.327	102.215	102.090	

VA 20 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5	95.928	95.749	95.624	
5.125	96.628	96.450	96.325	
5.25	97.473	97.351	97.226	
5.375	97.917	97.795	97.670	
5.49	98.363	98.178	98.053	
5.5	98.519	98.334	98.209	
5.625	99.195	99.011	98.886	
5.75	99.725	99.541	99.416	
5.875	99.950	99.759	99.634	
5.99	100.547	100.355	100.230	
6	100.600	100.417	100.292	
6.125	101.083	100.891	100.766	
6.25	101.450	101.313	101.188	
6.375	101.509	101.276	101.151	
6.49	102.075	101.841	101.716	
6.5	102.126	101.892	101.767	
6.625	102.653	102.419	102.294	
6.75	103.002	102.768	102.643	
6.875	102.790	102.550	102.425	
6.99	103.321	103.081	102.956	
7	103.369	103.129	103.004	
7.125	103.930	103.690	103.565	
7.25	104.373	104.133	104.008	
7.375	103.303	103.070	102.945	
7.49	103.802	103.568	103.443	
7.5	103.847	103.614	103.489	
7.625	104.374	104.141	104.016	
7.75	104.788	104.554	104.429	
7.875	101.696	101.583	101.458	
7.99	102.025	101.912	101.787	
8	102.025	101.912	101.787	
8.125	102.327	102.215	102.090	

VA 15 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	96.278	96.331	96.206	
4.375	96.806	96.860	96.735	
4.49	97.323	97.377	97.252	
4.5	97.323	97.377	97.252	
4.625	97.825	97.878	97.753	
4.75	98.262	98.216	98.091	
4.875	98.535	98.484	98.359	
4.99	99.005	98.954	98.829	
5	99.005	98.954	98.829	
5.125	99.445	99.394	99.269	
5.25	99.930	99.876	99.751	
5.375	100.084	100.030	99.905	
5.49	100.452	100.391	100.266	
5.5	100.452	100.391	100.266	
5.625	100.812	100.750	100.625	
5.75	101.150	101.020	100.895	
5.875	101.161	100.901	100.776	
5.99	101.502	101.243	101.118	
6	101.502	101.243	101.118	
6.125	101.884	101.754	101.629	
6.25	102.408	102.279	102.154	
6.375	101.976	101.790	101.665	
6.49	102.441	102.311	102.186	
6.5	102.441	102.311	102.186	
6.625	102.950	102.820	102.695	
6.75	103.454	103.324	103.199	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	95.713	95.596	95.471	
4.375	96.284	96.167	96.042	
4.5	96.855	96.739	96.614	
4.625	97.426	97.310	97.185	
4.75	98.262	98.216	98.091	
4.875	98.465	98.418	98.293	
5	98.601	98.554	98.429	
4.99	98.601	98.554	98.429	
5.25	99.930	99.876	99.751	
5.125	99.107	98.991	98.866	
5.625	100.607	100.477	100.352	
5.5	100.215	100.161	100.036	
5.375	100.084	100.030	99.905	
5.75	101.150	101.020	100.895	
5.875	100.811	100.681	100.556	
6	101.351	101.221	101.096	
6.125	101.884	101.754	101.629	
6.25	102.408	102.279	102.154	
6.375	101.920	101.790	101.665	
6.5	102.441	102.311	102.186	
6.625	102.950	102.820	102.695	
6.75	103.454	103.324	103.199	
5.99	101.351	101.221	101.096	
4.49	96.855	96.739	96.614	
5.49	100.215	100.161	100.036	

VA 5/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	90.229	90.153	90.028	
4.375	90.479	90.403	90.278	
4.5	90.612	90.535	90.410	
4.625	90.729	90.653	90.528	
4.75	91.630	91.538	91.413	
4.875	91.880	91.788	91.663	
5	91.992	91.900	91.775	
5.125	92.130	92.038	91.913	
5.25	92.817	92.725	92.600	
5.5	93.317	93.225	93.100	
5.625	93.317	93.225	93.100	
5.75	93.723	93.632	93.507	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 3/1 IRRRL ARM				
Rate	Days to Lock			
	30	45	60	
4.25	91.650	91.525	91.400	
4.375	91.775	91.650	91.525	
4.5	91.900	91.775	91.650	
4.625	92.025	91.900	91.775	
4.75	92.900	92.775	92.650	
4.875	93.025	92.900	92.775	
5	93.150	93.025	92.900	
5.125	93.275	93.150	93.025	
5.25	93.650	93.525	93.400	
5.375	93.775	93.650	93.525	
5.5	93.900	93.775	93.650	
5.625	94.025	93.900	93.775	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



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VA IRRRL High Balance Fixed Loan Programs

VA 30 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	97.120	97.098	96.973	
5.375	97.767	97.745	97.620	
5.49	98.395	98.373	98.248	
5.5	98.448	98.426	98.301	
5.625	98.913	98.891	98.766	
5.75	99.291	99.246	99.121	
5.875	100.036	99.996	99.871	
5.99	100.620	100.579	100.454	
6	100.672	100.632	100.507	
6.125	100.966	100.926	100.801	
6.25	101.025	100.834	100.709	
6.375	101.375	101.317	101.192	
6.49	101.937	101.879	101.754	
6.5	101.937	101.879	101.754	
6.625	102.286	102.227	102.102	
6.75	102.027	101.793	101.668	
6.875	101.874	101.798	101.673	
6.99	101.846	101.606	101.481	
7	102.327	102.251	102.126	
7.125	102.455	102.331	102.206	
7.25	102.948	102.708	102.583	
7.375	101.672	101.438	101.313	
7.49	102.216	101.982	101.857	
7.5	102.216	101.982	101.857	
7.625	102.743	102.510	102.385	
7.75	103.107	102.873	102.748	
7.875	100.559	100.447	100.322	
7.99	100.888	100.775	100.650	
8	100.888	100.775	100.650	
8.125	101.190	101.078	100.953	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 25 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.567	91.445	91.320	
5.375	91.929	91.744	91.619	
5.49	91.065	91.043	90.918	
5.5	92.619	92.434	92.309	
5.625	93.295	93.111	92.986	
5.75	93.991	93.854	93.729	
5.875	93.947	93.811	93.686	
5.99	94.522	94.330	94.205	
6	94.597	94.461	94.336	
6.125	95.158	94.966	94.841	
6.25	95.725	95.534	95.409	
6.375	95.242	95.112	94.987	
6.49	95.601	95.367	95.242	
6.5	95.601	95.367	95.242	
6.625	96.148	95.914	95.789	
6.75	96.727	96.493	96.368	
6.875	96.015	95.775	95.650	
6.99	96.546	96.306	96.181	
7	96.594	96.354	96.229	
7.125	97.155	96.915	96.790	
7.25	97.648	97.408	97.283	
7.375	96.372	96.138	96.013	
7.49	96.916	96.682	96.557	
7.5	96.916	96.682	96.557	
7.625	97.443	97.210	97.085	
7.75	97.807	97.573	97.448	
7.875	93.229	93.117	92.992	
7.99	93.558	93.445	93.320	
8	93.558	93.445	93.320	
8.125	93.860	93.748	93.623	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 20 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.75	87.897	87.719	87.594	
4.875	88.615	88.437	88.312	
4.99	89.270	89.092	88.967	
5	89.328	89.149	89.024	
5.125	90.028	89.850	89.725	
5.25	91.567	91.445	91.320	
5.375	91.979	91.794	91.669	
5.49	91.065	91.043	90.918	
5.5	92.669	92.484	92.359	
5.625	93.345	93.161	93.036	
5.75	93.991	93.854	93.729	
5.875	93.975	93.811	93.686	
5.99	94.572	94.380	94.255	
6	94.625	94.461	94.336	
6.125	95.208	95.016	94.891	
6.25	95.775	95.584	95.459	
6.375	95.242	95.112	94.987	
6.49	95.651	95.417	95.292	
6.5	95.651	95.417	95.292	
6.625	96.198	95.964	95.839	
6.75	96.777	96.543	96.418	
6.875	96.065	95.825	95.700	
6.99	96.596	96.356	96.231	
7	96.644	96.404	96.279	
7.125	97.205	96.965	96.840	
7.25	97.698	97.458	97.333	
7.375	96.422	96.188	96.063	
7.49	96.966	96.732	96.607	
7.5	96.966	96.732	96.607	
7.625	97.493	97.260	97.135	
7.75	92.911	92.799	92.674	
7.875	93.229	93.117	92.992	

VA 15 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	88.430	88.483	88.358	
4.375	88.941	88.994	88.869	
4.49	89.431	89.484	89.359	
4.5	89.431	89.484	89.359	
4.625	89.893	89.946	89.821	
4.75	93.137	93.091	92.966	
4.875	93.340	93.293	93.168	
4.99	93.476	93.429	93.304	
5	93.476	93.429	93.304	
5.125	93.522	93.476	93.351	
5.25	94.805	94.751	94.626	
5.375	94.959	94.905	94.780	
5.49	95.090	95.036	94.911	
5.5	95.090	95.036	94.911	
5.625	95.210	95.156	95.031	
5.75	95.663	95.556	95.431	
5.875	95.300	95.193	95.068	
5.99	95.613	95.506	95.381	
6	95.613	95.506	95.381	
6.125	95.688	95.581	95.456	
6.25	96.522	96.415	96.290	
6.375	96.152	96.045	95.920	
6.49	96.326	96.219	96.094	
6.5	96.326	96.219	96.094	
6.625	96.491	96.384	96.259	
6.75	94.054	93.924	93.799	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

VA 10 Year High Balance IRRRL Fixed				
Rate	Days to Lock			
	30	45	60	
4.25	87.250	87.303	87.178	
4.375	87.761	87.814	87.689	
4.49	88.251	88.304	88.179	
4.5	88.251	88.304	88.179	
4.625	88.713	88.766	88.641	
4.75	93.137	93.091	92.966	
4.875	93.340	93.293	93.168	
4.99	93.476	93.429	93.304	
5	93.476	93.429	93.304	
5.125	93.522	93.476	93.351	
5.25	94.805	94.751	94.626	
5.375	94.959	94.905	94.780	
5.49	95.090	95.036	94.911	
5.5	95.090	95.036	94.911	
5.625	95.210	95.156	95.031	
5.75	95.663	95.556	95.431	
5.875	95.300	95.193	95.068	
5.99	95.613	95.506	95.381	
6	95.613	95.506	95.381	
6.125	95.688	95.581	95.456	
6.25	96.522	96.415	96.290	
6.375	96.152	96.045	95.920	
6.49	96.326	96.219	96.094	
6.5	96.326	96.219	96.094	
6.625	96.491	96.384	96.259	
6.75	94.054	93.924	93.799	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

WHOLESALE

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



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

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

VA Fixed Loan Level Adjustments

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

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

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

** Excluding VA IRRRL

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

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

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

WHOLESALE

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



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

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

VA ARM Loan Level Adjustments & Fees (All Programs)

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

* Applies to all ARM programs

Fees	
Non-Del Complete Delivery Fee	\$1,175
Non-Del Choice Delivery Fee	\$995
Non-Del Core Delivery Fee	\$720
IRRRL Delivery Fee	\$750
Tax Service Fee	\$75
Texas Doc Prep Fee	\$200
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* Standard Non-Del Delivery Fees do not apply to IRRRL Products

VA - 5/1 ARM Loan Level Adjustments

Loan Features	≥ 740	720 - 739	700 - 719	680 - 699	660 - 679	640 - 659	620 - 639	580 - 619
VA LTV ≤ 80% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 80%, ≤ 95% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA LTV > 95%, ≤ 100% **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Refinance **	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.125%	-0.125%	-0.125%
VA Streamline/IRRRL	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-0.875%	-2.500%
VA Purchase	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
VA Hi Bal ≥ \$1,000,000 ***	-0.500%	-0.500%	-0.500%	-1.375%	-1.500%	-1.625%	-1.750%	N/A
VA Hi Bal Adjustment **	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	N/A
VA Manual UW (w/AUS) **	-0.375%	-0.375%	-0.375%	-0.375%	-1.500%	-1.500%	N/A	N/A
All VA DTI > 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 43%, ≤ 50% **	0.000%	0.000%	0.000%	0.000%	-0.100%	-0.150%	-0.850%	-2.500%
All VA DTI > 30%, ≤ 43% **	0.000%	0.000%	0.000%	0.000%	-0.080%	-0.750%	-2.500%	
All VA DTI ≤ 30% **	0.000%	0.000%	0.000%	0.000%	-0.050%	-0.750%	-2.500%	
VA LTV > 100% **	0.000%	0.000%	0.000%	0.000%	-0.250%	-0.250%	-0.250%	
VA Cashout Refinance	0.000%	0.000%	0.000%	-0.050%	-0.150%	-0.150%	-0.150%	
VA IRRRL LTV > 105%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	
VA 2nd Home/Investment	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	-7.000%	

** Excluding VA IRRRL

*** Based on VA Total Loan Amount

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

*** Based on Total VA Loan Amount

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

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

VA - 3/1 ARM Loan Level Adjustments

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

* Based on Total VA Loan Amount

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

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

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

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

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Jumbo Premier Loan Programs

Jumbo Premier 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	98.348	98.181	98.029	
6.25	98.777	98.611	98.458	
6.375	99.201	99.034	98.882	
6.5	99.593	99.427	99.274	
6.625	99.958	99.791	99.639	
6.75	100.306	100.140	99.987	
6.875	100.639	100.473	100.320	
7	100.958	100.791	100.639	
7.125	101.254	101.082	100.926	
7.25	101.540	101.363	101.203	
7.375	101.808	101.627	101.464	
7.5	102.060	101.875	101.710	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 25 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	97.173	97.006	96.854	
6.25	97.602	97.436	97.283	
6.375	98.026	97.859	97.707	
6.5	98.418	98.252	98.099	
6.625	98.783	98.616	98.464	
6.75	99.131	98.965	98.812	
6.875	99.464	99.298	99.145	
7	99.783	99.616	99.464	
7.125	100.079	99.907	99.751	
7.25	100.365	100.188	100.028	
7.375	100.633	100.452	100.289	
7.5	100.885	100.700	100.535	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 20 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.125	97.873	97.706	97.554	
6.25	98.302	98.136	97.983	
6.375	98.726	98.559	98.407	
6.5	99.118	98.952	98.799	
6.625	99.483	99.316	99.164	
6.75	99.831	99.665	99.512	
6.875	100.164	99.998	99.845	
7	100.483	100.316	100.164	
7.125	100.779	100.607	100.451	
7.25	101.065	100.888	100.728	
7.375	101.333	101.152	100.989	
7.5	101.585	101.400	101.235	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier SOFR ARM Margin = 2.75%
SOFR 30-Day Average = 4.35%

Jumbo Premier 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	98.992	98.930	98.867	
6.25	99.352	99.289	99.227	
6.375	99.695	99.633	99.570	
6.5	100.023	99.961	99.898	
6.625	100.336	100.273	100.211	
6.75	100.633	100.570	100.508	
6.875	100.836	100.773	100.711	
7	101.023	100.961	100.898	
7.125	101.195	101.133	101.070	
7.25	101.352	101.289	101.227	
7.375	101.492	101.430	101.367	
7.5	101.617	101.555	101.492	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
6	99.062	99.000	98.937	
6.125	99.406	99.343	99.281	
6.25	99.734	99.672	99.609	
6.375	100.047	99.984	99.922	
6.5	100.343	100.281	100.218	
6.625	100.625	100.562	100.500	
6.75	100.812	100.750	100.687	
6.875	100.984	100.922	100.859	
7	101.140	101.078	101.015	
7.125	101.281	101.218	101.156	
7.25	101.406	101.343	101.281	
7.375	101.515	101.453	101.390	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	99.199	99.137	99.074	
6.25	99.528	99.465	99.403	
6.375	99.840	99.778	99.715	
6.5	100.137	100.074	100.012	
6.625	100.418	100.356	100.293	
6.75	100.684	100.621	100.559	
6.875	100.856	100.793	100.731	
7	101.012	100.949	100.887	
7.125	101.153	101.090	101.028	
7.25	101.278	101.215	101.153	
7.375	101.387	101.324	101.262	
7.5	101.481	101.418	101.356	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

Jumbo Premier 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
6.25	98.363	98.301	98.238	
6.375	98.738	98.676	98.613	
6.5	99.097	99.035	98.972	
6.625	99.441	99.379	99.316	
6.75	99.769	99.707	99.644	
6.875	100.082	100.019	99.957	
7	100.301	100.238	100.176	
7.125	100.504	100.441	100.379	
7.25	100.691	100.629	100.566	
7.375	100.863	100.801	100.738	
7.5	101.019	100.957	100.894	
7.625	101.160	101.097	101.035	
0	0.000	0.000	0.000	
0	0.000	0.000	0.000	

NONDEL

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



Effective Date:
9/11/23 3:49 PM

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

Jumbo Premier Loan Level Adjustments

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

		Rate/Term FICO Score/LTV Ratio								
FICO		LTV Ratio								
Score	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%	
660-679	0.250%	0.000%	-0.125%	-0.375%	-1.125%	-2.125%	-3.125%	NA	NA	
680-699	0.375%	0.125%	-0.125%	-0.250%	-0.750%	-1.125%	-1.875%	-5.750%	-6.125%	
700-719	0.500%	0.250%	0.125%	-0.125%	-0.750%	-1.125%	-1.25%	-5.000%	-5.375%	
720-739	0.625%	0.375%	0.250%	0.125%	-0.125%	-0.125%	-0.375%	-4.250%	-4.625%	
740-759	0.750%	0.500%	0.375%	0.125%	0.000%	0.000%	0.375%	-3.500%	-3.875%	
760-779	1.000%	0.625%	0.375%	0.125%	0.000%	0.000%	0.000%	-2.500%	-2.875%	
780-999	1.125%	0.750%	0.500%	0.250%	0.125%	0.125%	0.125%	-1.500%	-1.875%	

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

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

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

Units		Occupancy Type/LTV Ratio								
		LTV Ratio								
		0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
Second Home	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	-0.750%	-1.250%	-1.750%	-2.250%	
Investment	-1.250%	-1.375%	-1.750%	-2.250%	-3.000%	NA	NA	NA	NA	
Non-War. Condo	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Condo-Hotel	NA	NA	NA	NA	NA	NA	NA	NA	NA	

		Property State/LTV Ratio								
Property State		LTV Ratio								
		0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FL, NV		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%	-1.000%
CA		0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	-0.500%
State Tier 1 *		0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.000%	0.000%

* State Tier 1 = CT, DC, GA, MD, ME, NH, NJ, PA, VA

Product/LTV Ratio									
Amount	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
20 yr Fixed (add to 30 yr Fixed)	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%
30 yr Fixed	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
Temp Buy Down	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%	-0.500%

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

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

*Not subject to Max Prices

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

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

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

Max Price Premier			
Amt Range	30yr	25yr	20yr
<=\$1MM	101.825	100.825	101.525
>\$1MM - \$1,499,999	101.825	100.825	101.525
\$1,500,000 - \$1,999,999	101.950	100.825	101.525
\$2MM - \$3MM	102.075	100.825	101.525

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Jumbo Premier ARM Loan Level Adjustments

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

FICO Score	Rate/Term FICO Score/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
660-679	-0.500%	-0.500%	-0.625%	-1.375%	-2.375%	-3.375%	-4.625%	NA	NA
680-699	-0.250%	-0.250%	-0.375%	-0.375%	-0.500%	-2.375%	-3.625%	NA	NA
700-719	-0.125%	-0.125%	-0.250%	-0.250%	-0.375%	-0.625%	-0.875%	NA	NA
720-739	-0.125%	-0.125%	-0.125%	-0.125%	-0.250%	-0.375%	-0.500%	NA	NA
740-759	0.000%	0.000%	0.000%	0.000%	-0.125%	-0.250%	-0.375%	NA	NA
760-779	0.125%	0.125%	0.125%	0.000%	-0.125%	-0.125%	-0.250%	NA	NA
≥ 780	0.250%	0.250%	0.250%	0.125%	0.000%	-0.125%	-0.125%	NA	NA

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

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

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

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

Property State	Property State/LTV Ratio								
	LTV Ratio								
	0-50.00%	50.01-55%	55.01-60%	60.01-65%	65.01-70%	70.01-75%	75.01-80%	80.01-85%	85.01-90%
FL, NV	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
CA	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%	NA	NA
State Tier 1*	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	0.250%	NA	NA

* State Tier 1 = CT, DC, GA, MD, ME, NH, NJ, PA, VA

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

ARM Max Price	
Loan Amount	Max Price ARM
≤\$1MM	100.925
>\$1MM - \$1,499,999	100.925
\$1,500,000 - \$1,999,999	101.050
\$2,000,000 - \$3,000,000	101.175

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

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

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

ARM Loan Amount Adjustment		
Loan Amount	Max Price	Adjustment
≤\$500,000	\$1,499,999	0.000%
\$500,000 - \$1,499,999	\$1,999,999	0.125%
\$2,000,000 - \$3,000,000	\$3,000,000	0.250%

*Not subject to Max Prices

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

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Jumbo Premier Platinum Loan Programs

Jumbo Premier Platinum 30 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.25	91.234	91.109	90.984	
5.375	92.234	92.109	91.984	
5.5	93.234	93.109	92.984	
5.625	94.234	94.109	93.984	
5.75	94.984	94.859	94.734	
5.875	95.734	95.609	95.484	
6	96.484	96.359	96.234	
6.125	97.234	97.109	96.984	
6.25	97.859	97.734	97.609	
6.375	98.484	98.359	98.234	
6.5	99.109	98.984	98.859	
6.625	99.609	99.484	99.359	
6.75	99.984	99.859	99.734	
6.875	100.234	100.109	99.984	
7	100.484	100.359	100.234	
7.125	100.859	100.734	100.609	
7.25	101.109	100.984	100.859	
7.375	101.234	101.109	100.984	
7.5	101.359	101.234	101.109	
7.625	101.484	101.359	101.234	
7.75	101.609	101.484	101.359	
7.875	101.734	101.609	101.484	
8	101.859	101.734	101.609	
8.125	101.984	101.859	101.734	
8.25	102.109	101.984	101.859	

Jumbo Premier Platinum 15 Year Fixed				
Rate	Days to Lock			
	30	45	60	
5.125	92.632	92.507	92.382	
5.25	93.382	93.257	93.132	
5.375	94.132	94.007	93.882	
5.5	94.882	94.757	94.632	
5.625	95.632	95.507	95.382	
5.75	96.257	96.132	96.007	
5.875	96.882	96.757	96.632	
6	97.507	97.382	97.257	
6.125	98.132	98.007	97.882	
6.25	98.632	98.507	98.382	
6.375	99.132	99.007	98.882	
6.5	99.507	99.382	99.257	
6.625	99.882	99.757	99.632	
6.75	100.132	100.007	99.882	
6.875	100.382	100.257	100.132	
7	100.632	100.507	100.382	
7.125	100.757	100.632	100.507	
7.25	100.882	100.757	100.632	
7.375	101.007	100.882	100.757	
7.5	101.132	101.007	100.882	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum SOFR ARM Margin = 2.75%
SOFR 30-Day Average = 4.35%

Jumbo Premier Platinum 10/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.25	91.491	91.366	91.241	
5.375	92.616	92.491	92.366	
5.5	93.741	93.616	93.491	
5.625	94.866	94.741	94.616	
5.75	95.741	95.616	95.491	
5.875	96.491	96.366	96.241	
6	97.241	97.116	96.991	
6.125	97.866	97.741	97.616	
6.25	98.491	98.366	98.241	
6.375	98.991	98.866	98.741	
6.5	99.366	99.241	99.116	
6.625	99.741	99.616	99.491	
6.75	100.116	99.991	99.866	
6.875	100.491	100.366	100.241	
7	100.741	100.616	100.491	
7.125	100.991	100.866	100.741	
7.25	101.116	100.991	100.866	
7.375	101.241	101.116	100.991	
7.5	101.366	101.241	101.116	
7.625	101.491	101.366	101.241	
7.75	101.616	101.491	101.366	
7.875	101.675	101.616	101.491	
8	101.675	101.675	101.616	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 7/6 ARM				
Rate	Days to Lock			
	30	45	60	
5.125	94.599	94.474	94.349	
5.25	95.224	95.099	94.974	
5.375	95.849	95.724	95.599	
5.5	96.474	96.349	96.224	
5.625	97.099	96.974	96.849	
5.75	97.724	97.599	97.474	
5.875	98.224	98.099	97.974	
6	98.724	98.599	98.474	
6.125	99.224	99.099	98.974	
6.25	99.599	99.474	99.349	
6.375	99.974	99.849	99.724	
6.5	100.349	100.224	100.099	
6.625	100.474	100.349	100.224	
6.75	100.599	100.474	100.349	
6.875	100.724	100.599	100.474	
7	100.849	100.724	100.599	
7.125	100.974	100.849	100.724	
7.25	101.099	100.974	100.849	
7.375	101.175	101.099	100.974	
7.5	101.175	101.175	101.099	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	
0	0	0	0	

Jumbo Premier Platinum 5/6 ARM				
Rate	Days to Lock			
	30	45	60	
6.125	93.411	93.286	93.161	
6.25	94.161	94.036	93.911	
6.375	94.911	94.786	94.661	
6.5	95.661	95.536	95.411	
6.625	96.411	96.286	96.161	
6.75	97.036	96.911	96.786	
6.875	97.661	97.536	97.411	
7	98.161	98.036	97.911	
7.125	98.661	98.536	98.411	
7.25	99.161	99.036	98.911	
7.375	99.661	99.536	99.411	
7.5	100.036	99.911	99.786	
7.625	100.411	100.286	100.161	
7.75	100.661	100.536	100.411	
7.875	100.911	100.786	100.661	
8	101.036	100.911	100.786	
8.125	101.161	101.036	100.911	
8.25	101.286	101.161	101.036	
8.375	101.411	101.286	101.161	
8.5	101.536	101.411	101.286	
8.625	101.661	101.536	101.411	
8.75	101.675	101.661	101.536	
8.875	101.675	101.675	101.661	
0	0	0	0	
0	0	0	0	

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Jumbo Premier Platinum Loan Level Adjustments

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

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

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

Misc Adjustments	
Guideline Exception	-0.25%

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