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PRICE SCENARIO  
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SUBMIT LOAN

## Wholesale Prices

Conforming / Super Conforming Product Locks Accepted Until 9:00 PM PST  
Jumbo Product Locks Accepted Until 4:00 PM PST

**Effective: 9/21/2020 8:06:20 AM**

State  
California



LLPA Type  
Conforming State and Loan Amount Adj.pdf



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## Popular Loan Programs

### Conforming 30 Year Fixed

#### Days To Lock

Rate	30	45	60
2.2500	99.1400	99.0620	98.2350
2.3750	99.8570	99.7800	98.9530
2.5000	100.5840	100.4560	99.6290
2.6250	101.0330	100.9050	100.1010
2.7500	101.6470	101.5840	100.8190
2.8750	102.2270	102.1640	101.3990
3.0000	102.6760	102.6130	101.8480
3.1250	103.0210	102.9580	102.1920
3.2500	103.3540	103.3230	102.5810
3.3750	103.7980	103.7670	103.0250
3.5000	104.1450	104.1150	103.3720

**Conforming 30 Year Fixed**

**Days To Lock**

Rate	30	45	60
3.6250	104.4230	104.3920	103.6500
3.7500	103.7600	103.8100	103.1520

**High Balance 30 Year Fixed**

**Days To Lock**

Rate	30	45	60
2.2500	98.5590	98.4650	97.6150
2.3750	99.2120	99.1180	98.2680
2.5000	99.9040	99.7600	98.9100
2.6250	100.1480	100.0330	99.2270
2.7500	100.7640	100.6840	99.8960
2.8750	101.2920	101.2120	100.4240
3.0000	101.6500	101.5710	100.7830
3.1250	101.8300	101.7500	100.9620
3.2500	101.4170	101.3700	100.6040
3.3750	101.8300	101.7830	101.0170
3.5000	102.1050	102.0580	101.2930
3.6250	102.2520	102.2050	101.4400
3.7500	101.1320	101.1660	100.4850

**Conforming 15 Year Fixed**

**Days To Lock**

Rate	30	45	60
2.0000	100.3160	100.3180	99.6150
2.1250	100.8440	100.8450	100.1420
2.2500	101.2800	101.2820	100.5790
2.3750	101.6490	101.6500	100.9470
2.5000	102.0600	102.0450	101.3260
2.6250	102.5140	102.5000	101.7800
2.7500	102.9130	102.8980	102.1790
2.8750	103.2000	103.1850	102.4660
3.0000	103.5110	103.4970	102.7770
3.1250	103.7810	103.7660	103.0470
3.2500	103.5160	103.5660	102.9080
3.3750	103.7820	103.8320	103.1730
3.5000	103.9900	104.0400	103.3820

**High Balance 15 Year Fixed**

**Days To Lock**

Rate	30	45	60
2.0000	99.6120	99.5980	98.8810
2.1250	100.0210	100.0060	99.2900
2.2500	100.3260	100.3110	99.5950
2.3750	100.5850	100.5700	99.8540
2.5000	101.0390	101.0080	100.2760
2.6250	101.3930	101.3630	100.6300
2.7500	101.6720	101.6410	100.9090
2.8750	101.8750	101.8440	101.1120
3.0000	102.0880	102.0570	101.3250
3.1250	102.2820	102.2510	101.5190
3.2500	101.4180	101.4520	100.7810
3.3750	101.6040	101.6380	100.9670
3.5000	101.7490	101.7830	101.1120

**Conforming 10 Year Fixed**

**Days To Lock**

# Conforming Loan Programs

Rate	30	45	60
2.0000	100.1320	100.1320	99.4560
2.1250	100.6640	100.6990	99.9830
2.2500	101.1010	101.1360	100.4200
2.3750	101.4690	101.5040	100.7880
2.5000	101.7910	101.8270	101.1100
2.6250	102.1240	102.1590	101.4430
2.7500	102.4830	102.5020	101.7700
2.8750	102.7700	102.7900	102.0570
3.0000	103.0820	103.1010	102.3680
3.1250	103.3510	103.3710	102.6380
3.2500	102.8360	102.9200	102.2490
3.3750	103.1020	103.1860	102.5150
3.5000	103.3100	103.3940	102.7230

## Conforming 15 Year Fixed Days To Lock

Rate	30	45	60
2.0000	100.3160	100.3180	99.6150
2.1250	100.8440	100.8450	100.1420
2.2500	101.2800	101.2820	100.5790
2.3750	101.6490	101.6500	100.9470
2.5000	102.0600	102.0450	101.3260
2.6250	102.5140	102.5000	101.7800
2.7500	102.9130	102.8980	102.1790
2.8750	103.2000	103.1850	102.4660
3.0000	103.5110	103.4970	102.7770
3.1250	103.7810	103.7660	103.0470
3.2500	103.5160	103.5660	102.9080
3.3750	103.7820	103.8320	103.1730
3.5000	103.9900	104.0400	103.3820

## Conforming 20 Year Fixed Days To Lock

Rate	30	45	60
2.2500	99.5550	99.4610	98.6190
2.3750	100.2680	100.1740	99.3320
2.5000	101.0560	100.9620	100.1200
2.6250	101.4980	101.4040	100.5620
2.7500	101.6270	101.6140	100.8450
2.8750	102.1980	102.1850	101.4160
3.0000	102.6100	102.5970	101.8280
3.1250	102.9490	102.9360	102.1670
3.2500	103.2910	103.2940	102.5290
3.3750	103.7280	103.7310	102.9660
3.5000	104.0480	104.0510	103.2850
3.6250	104.3210	104.3240	103.5590
3.7500	102.9950	103.0780	102.3970

## Conforming 25 Year Fixed Days To Lock

Rate	30	45	60
2.2500	99.1400	99.0620	98.2350
2.3750	99.8570	99.7800	98.9530
2.5000	100.5840	100.4560	99.6290
2.6250	101.0330	100.9050	100.1010
2.7500	101.6470	101.5840	100.8190
2.8750	102.2270	102.1640	101.3990
3.0000	102.6760	102.6130	101.8480
3.1250	103.0210	102.9580	102.1920
3.2500	103.3540	103.3230	102.5810
3.3750	103.7980	103.7670	103.0250
3.5000	104.1450	104.1150	103.3720
3.6250	104.4230	104.3920	103.6500
3.7500	103.7600	103.8100	103.1520

## Conforming 30 Year Fixed Days To Lock

Rate	30	45	60
2.2500	99.1400	99.0620	98.2350
2.3750	99.8570	99.7800	98.9530
2.5000	100.5840	100.4560	99.6290
2.6250	101.0330	100.9050	100.1010
2.7500	101.6470	101.5840	100.8190
2.8750	102.2270	102.1640	101.3990
3.0000	102.6760	102.6130	101.8480
3.1250	103.0210	102.9580	102.1920
3.2500	103.3540	103.3230	102.5810
3.3750	103.7980	103.7670	103.0250
3.5000	104.1450	104.1150	103.3720
3.6250	104.4230	104.3920	103.6500
3.7500	103.7600	103.8100	103.1520

## FHA 30 Year Conforming Fixed

Rate	30	45	60
2.5000	97.0320	96.9880	96.8590
2.6250	97.3990	97.3550	97.2260
2.7500	97.7860	97.7260	97.6410
2.8750	98.0200	97.9600	97.8750
3.0000	98.3460	98.2850	98.2010
3.1250	98.5860	98.5250	98.4410
3.2500	98.3320	98.2550	98.3560
3.3750	98.5220	98.4450	98.5460
3.5000	98.6740	98.5970	98.6980
3.6250	98.9170	98.8390	98.9400
3.7500	99.0960	99.0020	99.2410
3.8750	99.1010	99.0070	99.2470
4.0000	98.8890	98.7950	99.0350

## FHA 30 Year Streamline Conforming Fixed

## FHA 15 Year Conforming Fixed Days To Lock

**FHA 30 Year Streamline Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	96.7820	96.7380	96.6090
2.6250	97.1490	97.1050	96.9760
2.7500	97.5360	97.4760	97.3910
2.8750	97.7700	97.7100	97.6250
3.0000	98.0960	98.0350	97.9510
3.1250	98.3360	98.2750	98.1910
3.2500	98.0820	98.0050	98.1060
3.3750	98.2720	98.1950	98.2960
3.5000	98.4240	98.3470	98.4480
3.6250	98.6670	98.5890	98.6900
3.7500	98.8460	98.7520	98.9910
3.8750	98.8510	98.7570	98.9970
4.0000	98.6390	98.5450	98.7850

**FHA 15 Year Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	96.6040	96.5610	96.4840
2.6250	96.9090	96.8650	96.7880
2.7500	97.5580	97.4980	97.6020
2.8750	97.4570	97.3970	97.5010
3.0000	97.9220	97.8620	97.9660
3.1250	98.3420	98.2820	98.3860
3.2500	96.8800	96.8030	96.9010
3.3750	97.2910	97.2140	97.3120
3.5000	97.6280	97.5510	97.6490
3.6250	97.6080	97.5310	97.6290
3.7500	97.6020	97.5080	97.6470
3.8750	97.8070	97.7130	97.8520
4.0000	97.8770	97.7840	97.9220

**FHA 15 Year Streamline Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	96.3540	96.3110	96.2340
2.6250	96.6590	96.6150	96.5380
2.7500	97.3080	97.2480	97.3520
2.8750	97.2070	97.1470	97.2510
3.0000	97.6720	97.6120	97.7160
3.1250	98.0920	98.0320	98.1360
3.2500	96.6300	96.5530	96.6510
3.3750	97.0410	96.9640	97.0620
3.5000	97.3780	97.3010	97.3990
3.6250	97.3580	97.2810	97.3790
3.7500	97.3520	97.2580	97.3970
3.8750	97.5570	97.4630	97.6020
4.0000	97.6270	97.5340	97.6720

**VA 30 Year Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	100.3070	100.2630	100.1340
2.6250	100.6170	100.5730	100.4440
2.7500	101.2400	101.1800	101.0950
2.8750	101.3680	101.3070	101.2230
3.0000	101.5570	101.4960	101.4120
3.1250	101.7590	101.6980	101.6140
3.2500	101.7700	101.6920	101.7930
3.3750	101.2850	101.2080	101.3090
3.5000	101.4720	101.3950	101.4960
3.6250	101.5180	101.4410	101.5420
3.7500	102.1820	102.0880	102.3280
3.8750	102.1620	102.0680	102.3080
4.0000	102.2080	102.1140	102.3540

**VA 30 Year IRRRL Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	100.2770	100.2330	100.1040
2.6250	100.5870	100.5430	100.4140
2.7500	101.2100	101.1500	101.0650
2.8750	101.3380	101.2770	101.1930
3.0000	101.5270	101.4660	101.3820
3.1250	101.7290	101.6680	101.5840
3.2500	101.7400	101.6620	101.7630
3.3750	101.2550	101.1780	101.2790
3.5000	101.4420	101.3650	101.4660
3.6250	101.4880	101.4110	101.5120
3.7500	102.1520	102.0580	102.2980
3.8750	102.1320	102.0380	102.2780
4.0000	102.1780	102.0840	102.3240

**VA 15 Year IRRRL Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	99.7560	99.7120	99.6350
2.6250	100.0320	99.9880	99.9110
2.7500	101.0620	101.0020	101.1060
2.8750	100.9850	100.9250	101.0290
3.0000	101.3220	101.2620	101.3660
3.1250	101.6440	101.5840	101.6880
3.2500	100.5720	100.4950	100.5930
3.3750	100.8740	100.7970	100.8950
3.5000	101.1190	101.0410	101.1390
3.6250	101.0310	100.9540	101.0520
3.7500	101.3190	101.2260	101.3640
3.8750	101.4410	101.3470	101.4860
4.0000	101.4370	101.3430	101.4820

**VA 10 Year IRRRL Conforming Fixed**

**VA 10 Year Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	99.5060	99.4620	99.3850
2.6250	99.7820	99.7380	99.6610
2.7500	100.8120	100.7520	100.8560
2.8750	100.7350	100.6750	100.7790
3.0000	101.0720	101.0120	101.1160
3.1250	101.3940	101.3340	101.4380
3.2500	100.3220	100.2450	100.3430
3.3750	100.6240	100.5470	100.6450
3.5000	100.8690	100.7910	100.8890
3.6250	100.7810	100.7040	100.8020
3.7500	101.0690	100.9760	101.1140
3.8750	101.1910	101.0970	101.2360
4.0000	101.1870	101.0930	101.2320

**VA 10 Year IRRBL Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	99.3060	99.4520	99.6950
2.6250	99.7820	99.7380	99.6610
2.7500	100.8120	100.7520	100.8560
2.8750	100.7350	100.6750	100.7790
3.0000	101.0720	101.0120	101.1160
3.1250	101.3940	101.3340	101.4380
3.2500	100.3220	100.2450	100.3430
3.3750	100.6240	100.5470	100.6450
3.5000	100.8690	100.7910	100.8890
3.6250	100.7810	100.7040	100.8020
3.7500	101.0690	100.9760	101.1140
3.8750	101.1910	101.0970	101.2360
4.0000	101.1870	101.0930	101.2320

**VA 15 Year Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	99.7560	99.7120	99.6350
2.6250	100.0320	99.9880	99.9110
2.7500	101.0620	101.0020	101.1060
2.8750	100.9850	100.9250	101.0290
3.0000	101.3220	101.2620	101.3660
3.1250	101.6440	101.5840	101.6880
3.2500	100.5720	100.4950	100.5930
3.3750	100.8740	100.7970	100.8950
3.5000	101.1190	101.0410	101.1390
3.6250	101.0310	100.9540	101.0520
3.7500	101.3190	101.2260	101.3640
3.8750	101.4410	101.3470	101.4860
4.0000	101.4370	101.3430	101.4820

**VA 20 Year Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	100.0570	100.0130	99.8840
2.6250	100.3670	100.3230	100.1940
2.7500	100.9900	100.9300	100.8450
2.8750	101.1180	101.0570	100.9730
3.0000	101.3070	101.2460	101.1620
3.1250	101.5090	101.4480	101.3640
3.2500	101.5200	101.4420	101.5430
3.3750	101.0350	100.9580	101.0590
3.5000	101.2220	101.1450	101.2460
3.6250	101.2680	101.1910	101.2920
3.7500	101.9320	101.8380	102.0780
3.8750	101.9120	101.8180	102.0580
4.0000	101.9580	101.8640	102.1040

**VA 20 Year IRRRL Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	100.0270	99.9830	99.8540
2.6250	100.3370	100.2930	100.1640
2.7500	100.9600	100.9000	100.8150
2.8750	101.0880	101.0270	100.9430
3.0000	101.2770	101.2160	101.1320
3.1250	101.4790	101.4180	101.3340
3.2500	101.4900	101.4120	101.5130
3.3750	101.0050	100.9280	101.0290
3.5000	101.1920	101.1150	101.2160
3.6250	101.2380	101.1610	101.2620
3.7500	101.9020	101.8080	102.0480
3.8750	101.8820	101.7880	102.0280
4.0000	101.9280	101.8340	102.0740

**VA 25 Year Conforming Fixed  
Days To Lock**

Rate	30	45	60
2.5000	100.0570	100.0130	99.8840
2.6250	100.3670	100.3230	100.1940
2.7500	100.9900	100.9300	100.8450
2.8750	101.1180	101.0570	100.9730
3.0000	101.3070	101.2460	101.1620
3.1250	101.5090	101.4480	101.3640
3.2500	101.5200	101.4420	101.5430
3.3750	101.0350	100.9580	101.0590
3.5000	101.2220	101.1450	101.2460
3.6250	101.2680	101.1910	101.2920
3.7500	101.9320	101.8380	102.0780
3.8750	101.9120	101.8180	102.0580
4.0000	101.9580	101.8640	102.1040

**VA 25 Year IRRRL Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	100.0270	99.9830	99.8540
2.6250	100.3370	100.2930	100.1640
2.7500	100.9600	100.9000	100.8150
2.8750	101.0880	101.0270	100.9430
3.0000	101.2770	101.2160	101.1320
3.1250	101.4790	101.4180	101.3340
3.2500	101.4900	101.4120	101.5130
3.3750	101.0050	100.9280	101.0290
3.5000	101.1920	101.1150	101.2160
3.6250	101.2380	101.1610	101.2620
3.7500	101.9020	101.8080	102.0480
3.8750	101.8820	101.7880	102.0280
4.0000	101.9280	101.8340	102.0740

**VA 5/1 ARM IRRRL Conforming Fixed**

Rate	Days To Lock		
	30	45	60
2.5000	97.8450	97.7410	97.7160
2.6250	98.0470	97.9440	97.9190
2.7500	98.6240	98.5040	98.4630
2.8750	98.8330	98.7130	98.6720
3.0000	99.0330	98.9120	98.8720
3.1250	99.2070	99.0870	99.0460
3.2500	98.9260	98.7890	98.7330
3.3750	99.0690	98.9320	98.8770
3.5000	99.1490	99.0120	98.9560
3.6250	98.8880	98.7510	98.6950
3.7500	99.1890	99.0350	98.9640

**High Balance Loan Programs**

**High Balance 15 Year Fixed**

Rate	Days To Lock		
	30	45	60
2.0000	99.6120	99.5980	98.8810
2.1250	100.0210	100.0060	99.2900
2.2500	100.3260	100.3110	99.5950
2.3750	100.5850	100.5700	99.8540
2.5000	101.0390	101.0080	100.2760
2.6250	101.3930	101.3630	100.6300
2.7500	101.6720	101.6410	100.9090
2.8750	101.8750	101.8440	101.1120
3.0000	102.0880	102.0570	101.3250
3.1250	102.2820	102.2510	101.5190
3.2500	101.4180	101.4520	100.7810
3.3750	101.6040	101.6380	100.9670
3.5000	101.7490	101.7830	101.1120

**High Balance 20 Year Fixed**

Rate	Days To Lock		
	30	45	60
2.3750	98.6620	98.5680	97.7180
2.5000	99.3540	99.2100	98.3600
2.6250	99.5980	99.4830	98.6770
2.7500	100.2140	100.1340	99.3460
2.8750	100.7420	100.6620	99.8740
3.0000	101.1000	101.0210	100.2330
3.1250	101.2800	101.2000	100.4120
3.2500	100.8670	100.8200	100.0540
3.3750	101.2800	101.2330	100.4670
3.5000	101.5550	101.5080	100.7430
3.6250	101.7020	101.6550	100.8900
3.7500	100.5820	100.6160	99.9350
3.8750	100.9120	100.9460	100.2650

**High Balance 25 Year Fixed**

Rate	Days To Lock		
	30	45	60
2.2500	98.5590	98.4650	97.6150
2.3750	99.2120	99.1180	98.2680
2.5000	99.9040	99.7600	98.9100
2.6250	100.1480	100.0330	99.2270
2.7500	100.7640	100.6840	99.8960
2.8750	101.2920	101.2120	100.4240
3.0000	101.6500	101.5710	100.7830
3.1250	101.8300	101.7500	100.9620
3.2500	101.4170	101.3700	100.6040
3.3750	101.8300	101.7830	101.0170
3.5000	102.1050	102.0580	101.2930
3.6250	102.2520	102.2050	101.4400
3.7500	101.1320	101.1660	100.4850

**High Balance 30 Year Fixed****Days To Lock**

Rate	30	45	60
2.2500	98.5590	98.4650	97.6150
2.3750	99.2120	99.1180	98.2680
2.5000	99.9040	99.7600	98.9100
2.6250	100.1480	100.0330	99.2270
2.7500	100.7640	100.6840	99.8960
2.8750	101.2920	101.2120	100.4240
3.0000	101.6500	101.5710	100.7830
3.1250	101.8300	101.7500	100.9620
3.2500	101.4170	101.3700	100.6040
3.3750	101.8300	101.7830	101.0170
3.5000	102.1050	102.0580	101.2930
3.6250	102.2520	102.2050	101.4400
3.7500	101.1320	101.1660	100.4850

**FHA 30 Year High Balance Fixed****Days To Lock**

Rate	30	45	60
2.5000	95.1930	95.1490	95.0200
2.6250	95.4170	95.3730	95.2430
2.7500	95.4990	95.4390	95.3540
2.8750	95.7850	95.7240	95.6400
3.0000	95.9950	95.9350	95.8500
3.1250	96.0920	96.0320	95.9470
3.2500	95.4080	95.3310	95.4320
3.3750	95.6390	95.5620	95.6630
3.5000	95.6200	95.5430	95.6440
3.6250	95.7020	95.6250	95.7260
3.7500	94.7780	94.6840	94.9230
3.8750	94.6920	94.5980	94.8380
4.0000	94.4510	94.3570	94.5970

**FHA 30 Year Streamline High Balance Fixed****Days To Lock**

Rate	30	45	60
2.5000	94.9430	94.8990	94.7700
2.6250	95.1670	95.1230	94.9930
2.7500	95.2490	95.1890	95.1040
2.8750	95.5350	95.4740	95.3900
3.0000	95.7450	95.6850	95.6000
3.1250	95.8420	95.7820	95.6970
3.2500	95.1580	95.0810	95.1820
3.3750	95.3890	95.3120	95.4130
3.5000	95.3700	95.2930	95.3940
3.6250	95.4520	95.3750	95.4760
3.7500	94.5280	94.4340	94.6730
3.8750	94.4420	94.3480	94.5880
4.0000	94.2010	94.1070	94.3470

**FHA 15 Year High Balance Fixed****Days To Lock**

Rate	30	45	60
2.5000	93.0080	92.9650	92.8880
2.6250	93.1780	93.1340	93.0570
2.7500	95.0080	94.9470	95.0520
2.8750	94.7810	94.7200	94.8240
3.0000	94.9190	94.8580	94.9630
3.1250	95.2130	95.1530	95.2570
3.2500	95.1240	95.0470	95.1450
3.3750	95.4270	95.3500	95.4480
3.5000	95.7030	95.6260	95.7240
3.6250	95.6950	95.6180	95.7160
3.7500	95.4390	95.3450	95.4840
3.8750	95.6890	95.5950	95.7340
4.0000	95.7090	95.6150	95.7540

**FHA 15 Year Streamline High Balance Fixed****Days To Lock**

Rate	30	45	60
2.5000	92.7580	92.7150	92.6380
2.6250	92.9280	92.8840	92.8070
2.7500	94.7580	94.6970	94.8020
2.8750	94.5310	94.4700	94.5740
3.0000	94.6690	94.6080	94.7130
3.1250	94.9630	94.9030	95.0070
3.2500	94.8740	94.7970	94.8950
3.3750	95.1770	95.1000	95.1980
3.5000	95.4530	95.3760	95.4740
3.6250	95.4450	95.3680	95.4660

**VA 30 Year High Balance Fixed****Days To Lock**

Rate	30	45	60
2.5000	98.3670	98.3230	98.1940
2.6250	98.5460	98.5020	98.3730
2.7500	98.7990	98.7380	98.6540
2.8750	98.9980	98.9380	98.8530
3.0000	99.1600	99.0990	99.0150
3.1250	99.2430	99.1820	99.0980
3.2500	98.9590	98.8820	98.9830
3.3750	98.6000	98.5220	98.6230
3.5000	98.6630	98.5850	98.6870
3.6250	98.5850	98.5080	98.6090

**FHA 15 Year Streamline High Balance Fixed**

**VA 30 Year High Balance Fixed**

**Days To Lock**

**Days To Lock**

Rate	30	45	60
3.7500	95.1890	95.0950	95.2340

Rate	30	45	60
3.7500	98.0490	97.9550	98.1940

**VA 30 Year IRRRL High Balance Fixed**

**VA 15 Year IRRRL High Balance Fixed**

Rate	30	45	60
4.0000	95.4500	95.3650	95.5040

Rate	30	45	60
4.0000	98.1680	98.0740	98.3130

Rate	30	45	60
2.5000	98.3670	98.3230	98.1940
2.6250	98.5460	98.5020	98.3730
2.7500	98.7990	98.7380	98.6540
2.8750	98.9980	98.9380	98.8530
3.0000	99.1600	99.0990	99.0150
3.1250	99.2430	99.1820	99.0980
3.2500	98.9590	98.8820	98.9830
3.3750	98.6000	98.5220	98.6230
3.5000	98.6630	98.5850	98.6870
3.6250	98.5850	98.5080	98.6090
3.7500	98.0490	97.9550	98.1940
3.8750	97.9290	97.8350	98.0740
4.0000	98.1680	98.0740	98.3130

Rate	30	45	60
2.5000	96.4860	96.4420	96.3650
2.6250	96.6710	96.6270	96.5500
2.7500	98.3950	98.3350	98.4390
2.8750	98.4000	98.3400	98.4440
3.0000	98.4300	98.3690	98.4740
3.1250	98.6650	98.6050	98.7090
3.2500	98.8550	98.7780	98.8760
3.3750	99.0850	99.0080	99.1060
3.5000	99.3030	99.2260	99.3240
3.6250	99.2610	99.1840	99.2820
3.7500	99.2010	99.1070	99.2460
3.8750	99.4020	99.3080	99.4470
4.0000	99.4970	99.4040	99.5420

**VA 10 Year High Balance Fixed**

**VA 10 Year IRRRL High Balance Fixed**

**Days To Lock**

**Days To Lock**

Rate	30	45	60
2.5000	96.2360	96.1920	96.1150
2.6250	96.4210	96.3770	96.3000
2.7500	98.1450	98.0850	98.1890
2.8750	98.1500	98.0900	98.1940
3.0000	98.1800	98.1190	98.2240
3.1250	98.4150	98.3550	98.4590
3.2500	98.6050	98.5280	98.6260
3.3750	98.8350	98.7580	98.8560
3.5000	99.0530	98.9760	99.0740
3.6250	99.0110	98.9340	99.0320
3.7500	98.9510	98.8570	98.9960
3.8750	99.1520	99.0580	99.1970
4.0000	99.2470	99.1540	99.2920

Rate	30	45	60
2.5000	96.2360	96.1920	96.1150
2.6250	96.4210	96.3770	96.3000
2.7500	98.1450	98.0850	98.1890
2.8750	98.1500	98.0900	98.1940
3.0000	98.1800	98.1190	98.2240
3.1250	98.4150	98.3550	98.4590
3.2500	98.6050	98.5280	98.6260
3.3750	98.8350	98.7580	98.8560
3.5000	99.0530	98.9760	99.0740
3.6250	99.0110	98.9340	99.0320
3.7500	98.9510	98.8570	98.9960
3.8750	99.1520	99.0580	99.1970
4.0000	99.2470	99.1540	99.2920

**VA 15 Year High Balance Fixed**

**VA 20 Year High Balance Fixed**

**Days To Lock**

**Days To Lock**

Rate	30	45	60
2.5000	96.4860	96.4420	96.3650
2.6250	96.6710	96.6270	96.5500
2.7500	98.3950	98.3350	98.4390
2.8750	98.4000	98.3400	98.4440
3.0000	98.4300	98.3690	98.4740
3.1250	98.6650	98.6050	98.7090
3.2500	98.8550	98.7780	98.8760
3.3750	99.0850	99.0080	99.1060

Rate	30	45	60
2.5000	98.1170	98.0730	97.9440
2.6250	98.2960	98.2520	98.1230
2.7500	98.5490	98.4880	98.4040
2.8750	98.7480	98.6880	98.6030
3.0000	98.9100	98.8490	98.7650
3.1250	98.9930	98.9320	98.8480
3.2500	98.7090	98.6320	98.7330
3.3750	98.3500	98.2720	98.3730

**VA 15 Year High Balance Fixed**

**Days To Lock**

Rate	30	45	60
3.5000	99.3030	99.2260	99.3240
3.6250	99.2610	99.1840	99.2820
3.7500	99.2010	99.1070	99.2460
3.8750	99.4020	99.3080	99.4470

**VA 20 Year High Balance Fixed**

**Days To Lock**

Rate	30	45	60
3.5000	98.4130	98.3350	98.4370
3.6250	98.3350	98.2580	98.3590
3.7500	97.7990	97.7050	97.9440
3.8750	97.6790	97.5850	97.8240

**VA 20 Year IRRRL High Balance Fixed**

**Days To Lock**

Rate	30	45	60
2.5000	98.1170	98.0730	97.9440
2.6250	98.2960	98.2520	98.1230
2.7500	98.5490	98.4880	98.4040
2.8750	98.7480	98.6880	98.6030
3.0000	98.9100	98.8490	98.7650
3.1250	98.9930	98.9320	98.8480
3.2500	98.7090	98.6320	98.7330
3.3750	98.3500	98.2720	98.3730
3.5000	98.4130	98.3350	98.4370
3.6250	98.3350	98.2580	98.3590
3.7500	97.7990	97.7050	97.9440
3.8750	97.6790	97.5850	97.8240
4.0000	97.9180	97.8240	98.0630

**VA 25 Year High Balance Fixed**

**Days To Lock**

Rate	30	45	60
2.5000	98.1170	98.0730	97.9440
2.6250	98.2960	98.2520	98.1230
2.7500	98.5490	98.4880	98.4040
2.8750	98.7480	98.6880	98.6030
3.0000	98.9100	98.8490	98.7650
3.1250	98.9930	98.9320	98.8480
3.2500	98.7090	98.6320	98.7330
3.3750	98.3500	98.2720	98.3730
3.5000	98.4130	98.3350	98.4370
3.6250	98.3350	98.2580	98.3590
3.7500	97.7990	97.7050	97.9440
3.8750	97.6790	97.5850	97.8240
4.0000	97.9180	97.8240	98.0630

**VA 25 Year IRRRL High Balance Fixed**

**Days To Lock**

Rate	30	45	60
2.5000	98.1170	98.0730	97.9440
2.6250	98.2960	98.2520	98.1230
2.7500	98.5490	98.4880	98.4040
2.8750	98.7480	98.6880	98.6030
3.0000	98.9100	98.8490	98.7650
3.1250	98.9930	98.9320	98.8480
3.2500	98.7090	98.6320	98.7330
3.3750	98.3500	98.2720	98.3730
3.5000	98.4130	98.3350	98.4370
3.6250	98.3350	98.2580	98.3590
3.7500	97.7990	97.7050	97.9440
3.8750	97.6790	97.5850	97.8240
4.0000	97.9180	97.8240	98.0630

**VA 5/1 ARM High Balance**

**Days To Lock**

Rate	30	45	60
2.5000	97.5740	97.4700	97.4450
2.6250	97.7000	97.5960	97.5710
2.7500	98.5050	98.3850	98.3440
2.8750	98.6370	98.5170	98.4770
3.0000	98.7610	98.6410	98.6000
3.1250	98.8790	98.7590	98.7190
3.2500	98.8240	98.6870	98.6310
3.3750	98.9450	98.8080	98.7520
3.5000	99.0460	98.9090	98.8530
3.6250	98.8610	98.7240	98.6690
3.7500	99.1800	99.0260	98.9550

**VA 5/1 ARM IRRRL High Balance Fixed**

**Days To Lock**

Rate	30	45	60
2.5000	97.5740	97.4700	97.4450
2.6250	97.7000	97.5960	97.5710
2.7500	98.5050	98.3850	98.3440
2.8750	98.6370	98.5170	98.4770
3.0000	98.7610	98.6410	98.6000

**VA 5/1 ARM IRRRL High Balance Fixed****Days To Lock**

<b>Rate</b>	<b>30</b>	<b>45</b>	<b>60</b>
3.1250	98.8790	98.7590	98.7190
3.2500	98.8240	98.6870	98.6310
3.3750	98.9450	98.8080	98.7520
3.5000	99.0460	98.9090	98.8530
3.6250	98.8610	98.7240	98.6690
3.7500	99.1800	99.0260	98.9550

Historical Rates: 9/21/2020 8:06:20 AM

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