FlexPoint

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Tuesday, December 13, 2022
Effective Time:
8:26:32 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.500	99.893	99.843	99.743
5.625	100.585	100.577	100.569
5.750	100.936	100.922	100.907
5.875	101.665	101.651	101.386
6.000	102.023	102.008	101.993
6.125	102.333	102.318	102.304
6.250	102.235	102.198	102.162
6.375	102.632	102.596	102.559
6.500	103.046	103.010	102.973
6.625	103.333	103.296	103.260
6.750	103.044	102.993	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.990	103.865	103.740
7.375	103.990	104.115	103.990
7.500	104.017	103.937	103.856
7.625	104.173	104.092	104.011

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	100.585	100.577	100.569
5.750	100.936	100.922	100.907
5.875	101.665	101.651	101.386
6.000	102.023	102.008	101.993
6.125	102.333	102.318	102.304
6.250	102.235	102.198	102.162
6.375	102.632	102.596	102.559
6.500	103.046	103.010	102.973
6.625	103.333	103.296	103.260
6.750	103.044	102.993	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.990	103.865	103.740
7.375	103.990	104.115	103.990
7.500	104.017	103.937	103.856
7.625	104.173	104.092	104.011
7.750	103.336	103.079	103.132

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	101.265	101.198	101.198
5.750	101.624	101.537	101.523
5.875	102.104	102.022	102.004
6.000	102.511	102.434	102.419
6.125	102.854	102.775	102.761
6.250	102.766	102.726	102.713
6.375	103.173	103.087	103.079
6.500	103.544	103.450	103.451
6.625	103.882	103.784	103.770
6.750	103.044	102.993	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.653	103.572	103.492
7.375	103.740	103.659	103.578
7.500	104.017	103.937	103.856
7.625	104.173	104.092	104.055
7.750	103.229	102.901	102.861

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	100.736	100.680	100.618
5.125	100.911	100.855	100.793
5.250	101.367	101.311	101.249
5.375	101.596	101.506	101.467
5.500	101.927	101.839	101.799
5.625	101.753	101.697	101.634
5.750	102.208	102.061	101.944
5.875	102.604	102.471	102.353
6.000	102.890	102.758	102.641
6.125	102.790	102.586	102.437
6.250	103.240	103.036	102.887
6.375	103.600	103.411	103.262
6.500	103.850	103.661	103.513

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	100.470	100.395	100.372
5.125	100.681	100.580	100.541
5.250	101.172	101.071	101.032
5.375	101.346	101.506	101.467
5.500	101.677	101.589	101.549
5.625	101.735	101.588	101.471
5.750	101.958	102.061	101.944
5.875	102.354	102.221	102.103
6.000	102.640	102.508	102.391
6.125	102.790	102.586	102.437
6.250	103.240	103.036	102.887
6.375	103.600	103.411	103.262
6.500	103.850	103.661	103.513

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
6.000	101.172	101.172	101.090
6.125	101.449	101.415	101.346
6.250	101.736	101.685	101.634
6.375	101.948	101.894	101.858
6.500	102.314	102.262	102.211
6.625	102.506	102.455	102.404
6.750	102.537	102.468	102.437
6.875	102.732	102.660	102.634
7.000	102.992	102.916	102.896
7.125	103.330	103.251	103.232
7.250	103.043	102.968	102.878
7.375	103.234	103.155	103.072
7.500	103.451	103.368	103.291
7.625	103.697	103.611	103.540
7.750	102.747	102.379	102.339
7.875	102.939	102.566	102.534

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	99.791	99.743	99.717
5.750	100.255	100.214	100.188
5.875	100.571	100.526	100.500
6.000	100.839	100.791	100.765
6.125	101.088	101.029	101.007
6.250	101.424	101.362	101.334
6.375	101.662	101.596	101.573
6.500	102.138	102.069	102.046
6.625	102.327	102.254	102.231
6.750	101.916	101.817	101.780
6.875	102.268	102.168	102.131
7.000	102.578	102.490	102.453
7.125	102.785	102.694	102.657
7.250	101.525	101.450	101.359
7.375	101.697	101.620	101.534
7.500	101.887	101.806	101.727

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	97.668	97.607	97.458
4.250	98.046	97.988	97.839
4.375	98.448	98.293	98.144
4.500	98.774	98.533	98.384
4.625	98.983	98.934	98.793
4.750	99.419	99.270	99.224
4.875	99.723	99.534	99.522
5.000	100.043	99.849	99.837
5.125	100.384	100.091	100.087
5.250	100.767	100.470	100.466
5.375	101.022	100.720	100.716
5.500	101.252	100.944	100.940
5.625	100.922	100.672	100.773
5.750	101.181	101.181	101.032
5.875	101.395	101.375	101.226
6.000	101.264	101.264	101.115

Conventional Fixed Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97
≥800	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
780-799	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
760-779	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
740-759	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤ 60	60.01-70	70.01-75	75.01-80
≥740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing		-0.375
The below adjs also apply:		
LTV	CLTV	< 720	≥ 720
≤ 65	80.01-95	-0.500	-0.250
65.01-75	80.01-95	-0.750	-0.500
75.01-95	90.01-95	-1.000	-0.750
75.01-90	76.01-90	-1.000	-0.750
≤ 95	95.01-97	-1.500	-1.500

Conventional Adjusters

Investment Property LTV ≤ 75	-2.125
Investment Property LTV > 75 and ≤ 80	-3.375
Investment Property LTV > 80	-4.125
Attached Condo > 75 LTV & Term > 15yrs	-0.750
2 Units	-1.000
3-4 Units LTV ≤ 80	-1.000
3-4 Units LTV > 80 and ≤ 85	-1.500
3-4 Units > 85	-2.000
Waive Escrows	-0.100
Second Home >85% LTV	0.000
Manufactured Home	-1.500
Texas 50(a)(6) Loan with FICO Score <=680	0.250
Investment (Addt'l.)	0.000
2nd (Addt'l.)	0.000

High Balance Loan Adjusters

Purchase or R/T Refi LTV ≤ 60	-0.500
Purchase or R/T Refi LTV > 60 and ≤ 75	-0.750
Purchase or R/T Refi LTV > 75	-1.000
Cash Out Refi LTV ≤ 60	-1.250
Cash Out Refi LTV > 60 and ≤ 75	-1.500
Cash Out Refi LTV > 75	-1.750

FICO/Loan Amount Adjustments

	≤85k	>85k-110k	>110k-150k	>150k
<650	-0.921	-0.209	-0.018	0.000
650-749	-0.892	-0.233	-0.048	0.051
≥750	-0.865	-0.267	-0.100	0.080

Second Home Adjusters

2nd Home LTV ≤ 60	-1.125
2nd Home LTV > 60 and ≤ 70	-1.625
2nd Home LTV > 70 and ≤ 75	-2.125
2nd Home LTV > 75 and ≤ 80	-3.375
2nd Home LTV > 80	-4.125

State Adjustments

CA,CT,IL,IN,KS,MA,MI,MN,MO,NM,NV,UT,VT,WI	-0.080
AL,AZ,DE,GA,HI,ID,MD,ME,MT,NE,NH,OH,PA,RI,SC,VA,WA,WY	-0.020
AK,AR,CO,DC,IA,KY,MS,NC,NJ,NY,TN,WV	0.020
FL,LA,ND,OK,OR,SD,TX	0.100

30 Year Investment - Conforming

	≤60	60.01-65	65.01-70	70.01-75	75.01-80
660-679	0.100	0.100	0.000	0.000	0.000
680-699	0.200	0.200	0.200	0.000	0.000
700-719	0.200	0.200	0.200	0.250	0.000
720-739	0.250	0.250	0.200	0.250	0.000
740-759	0.300	0.300	0.200	0.250	0.250
760-779	0.400	0.400	0.200	0.250	0.250
780-799	0.400	0.400	0.300	0.250	0.250
>=800	0.400	0.400	0.300	0.250	0.250

*Greater than $175,000 and 20 Yr Term

30 Year Investment - High Balance

	≤60	60.01-65	65.01-70	70.01-75	75.01-80
660-679	0.200	0.200	0.000	0.000	0.000
680-699	0.300	0.300	0.300	0.000	0.000
700-719	0.300	0.300	0.300	0.350	0.000
720-739	0.450	0.450	0.400	0.350	0.000
740-759	0.600	0.600	0.500	0.450	0.400
760-779	0.700	0.700	0.500	0.550	0.400
780-799	0.700	0.700	0.600	0.550	0.400
>=800	0.700	0.700	0.600	0.550	0.400

*Greater 20 Yr Term

FlexPoint

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Tuesday, December 13, 2022
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Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	97.182	97.072	96.959
4.750	97.540	97.430	97.317
4.875	97.884	97.774	97.661
5.000	98.178	98.068	97.955
5.125	98.546	98.436	98.323
5.250	98.925	98.862	98.799
5.375	99.291	99.209	99.146
5.500	99.668	99.559	99.496
5.625	100.046	99.936	99.823
5.750	100.410	100.300	100.187
5.875	100.742	100.632	100.519
6.000	101.061	100.951	100.838
6.125	101.000	100.937	100.874
6.250	101.335	101.272	101.209
6.375	101.522	101.459	101.396
6.500	101.859	101.796	101.733
6.625	102.197	102.134	102.071
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	98.013	97.950	97.887
5.250	98.168	98.105	98.042
5.375	98.573	98.510	98.447
5.500	99.148	99.085	99.022
5.625	99.558	99.495	99.432
5.750	99.971	99.908	99.845
5.875	100.387	100.324	100.261
6.000	100.976	100.913	100.850
6.125	101.393	101.330	101.267
6.250	101.815	101.752	101.689
6.375	102.243	102.180	102.117
6.500	102.495	102.432	102.369
6.625	102.898	102.835	102.772
6.750	103.125	103.062	102.999
6.875	103.125	103.125	103.125
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	100.264	100.201	100.139
6.000	100.733	100.670	100.608
6.125	101.206	101.143	101.081
6.250	101.679	101.616	101.554
6.375	101.956	101.893	101.830
6.500	102.434	102.371	102.308
6.625	102.918	102.855	102.792
6.750	103.125	103.125	103.125
6.875	103.125	103.125	103.125
7.000	103.125	103.125	103.125
7.125	103.125	103.125	103.125

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	97.296	97.186	97.073
4.875	97.675	97.565	97.452
5.000	98.053	97.943	97.830
5.125	98.416	98.331	98.268
5.250	98.882	98.819	98.756
5.375	99.229	99.166	99.103
5.500	99.579	99.516	99.453
5.625	99.869	99.759	99.658
5.750	100.255	100.145	100.032
5.875	100.642	100.532	100.419
6.000	101.029	100.919	100.806
6.125	100.957	100.894	100.831
6.250	101.292	101.229	101.166
6.375	101.479	101.416	101.353
6.500	101.816	101.753	101.690
6.625	102.154	102.091	102.028
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.918	96.855	96.792
5.000	97.566	97.503	97.440
5.125	97.970	97.907	97.844
5.250	98.375	98.312	98.249
5.375	98.780	98.717	98.654
5.500	99.355	99.292	99.229
5.625	99.765	99.702	99.639
5.750	100.178	100.115	100.052
5.875	100.594	100.531	100.468
6.000	101.183	100.870	100.807
6.125	101.600	101.287	101.224
6.250	101.772	101.709	101.646
6.375	102.200	102.137	102.074
6.500	102.452	102.389	102.326

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.813	99.750	99.687
5.875	100.221	100.158	100.095
6.000	100.690	100.627	100.564
6.125	101.163	101.100	101.037
6.250	101.886	101.573	101.510
6.375	101.913	101.850	101.787
6.500	102.391	102.328	102.265
6.625	102.875	102.812	102.749
6.750	103.125	103.125	103.125
6.875	103.125	103.125	103.125
7.000	103.125	103.125	103.125
7.125	103.125	103.125	103.125

Conventional Fixed Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-95	95.01-97
≥800	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
780-799	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
760-779	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
740-759	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤ 60	60.01-70	70.01-75	75.01-80
≥740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing		-0.375
The below adjs also apply:		
LTV	CLTV	< 720	≥ 720
≤ 65	80.01-95	-0.500	-0.250
65.01-75	80.01-95	-0.750	-0.500
75.01-95	90.01-95	-1.000	-0.750
75.01-90	76.01-90	-1.000	-0.750
≤ 95	95.01-97	-1.500	-1.500

State Adjustments

CA,CT,IL,IN,KS,MA,MI,MN,MO,NM,NV,UT,VT,WI	-0.080
AL,AZ,DE,GA,HI,ID,MD,ME,MT,NE,NH,OH,PA,RI,SC,VA,WA,WY	-0.020
AK,AR,CO,DC,IA,KY,MS,NC,NJ,NY,TN,WV	0.020
FL,LA,ND,OK,OR,SD,TX	0.100

Conventional Adjusters

Investment Property LTV ≤ 75	-2.125
Investment Property LTV > 75 and ≤ 80	-3.375
Investment Property LTV > 80	-4.125
Attached Condo > 75 LTV & Term > 15yrs	-0.750
2 Units	-1.000
3-4 Units LTV ≤ 80	-1.000
3-4 Units LTV > 80 and ≤ 85	-1.500
3-4 Units > 85	-2.000
Waive Escrows	-0.100
Second Home >85% LTV	-0.250
Manufactured Home	-1.500
Texas 50(a)(6) Loan with FICO Score <=680	0.250
Investment (Addt'l.)	0.000
2nd (Addt'l.)	0.000

High Balance Loan Adjusters

Purchase or R/T Refi LTV ≤ 60	-0.500
Purchase or R/T Refi LTV > 60 and ≤ 75	-0.750
Purchase or R/T Refi LTV > 75	-1.000
Cash Out Refi LTV ≤ 60	-1.250
Cash Out Refi LTV > 60 and ≤ 75	-1.500
Cash Out Refi LTV > 75	-1.750

FICO/Loan Amount Adjustments

	≤85k	>85k-110k	>110k-150k	>150k
<650	-0.921	-0.209	-0.018	0.000
650-749	-0.892	-0.233	-0.048	0.051
≥750	-0.865	-0.267	-0.100	0.080

Second Home Adjusters

2nd Home LTV ≤ 60	-1.125
2nd Home LTV > 60 and ≤ 70	-1.625
2nd Home LTV > 70 and ≤ 75	-2.125
2nd Home LTV > 75 and ≤ 80	-3.375
2nd Home LTV > 80	-4.125

30 Year Investment - Conforming

	≤60	60.01-65	65.01-70	70.01-75	75.01-80
660-679	0.100	0.100	0.000	0.000	0.000
680-699	0.200	0.200	0.200	0.000	0.000
700-719	0.200	0.200	0.200	0.250	0.000
720-739	0.250	0.250	0.200	0.250	0.000
740-759	0.300	0.300	0.200	0.250	0.250
760-779	0.400	0.400	0.200	0.250	0.250
780-799	0.400	0.400	0.300	0.250	0.250
>=800	0.400	0.400	0.300	0.250	0.250

*Greater than $175,000 and 20 Yr Term

30 Year Investment - High Balance

	≤60	60.01-65	65.01-70	70.01-75	75.01-80
660-679	0.200	0.200	0.000	0.000	0.000
680-699	0.300	0.300	0.300	0.000	0.000
700-719	0.300	0.300	0.300	0.350	0.000
720-739	0.450	0.450	0.400	0.350	0.000
740-759	0.600	0.600	0.500	0.450	0.400
760-779	0.700	0.700	0.500	0.550	0.400
780-799	0.700	0.700	0.600	0.550	0.400
>=800	0.700	0.700	0.600	0.550	0.400

*Greater 20 Yr Term

FlexPoint

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Tuesday, December 13, 2022
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8:26:32 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	102.023	101.758	101.743
6.125	102.333	102.318	102.304
6.250	102.235	102.198	102.162
6.375	102.632	102.596	102.559
6.500	103.046	103.010	102.973
6.625	103.333	103.296	103.260
6.750	103.044	102.993	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.990	103.865	103.740
7.375	103.990	104.115	103.990
7.500	104.017	103.937	103.856
7.625	104.173	104.092	104.011

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	102.023	101.758	101.743
6.125	102.333	102.318	102.304
6.250	101.985	101.948	101.912
6.375	102.632	102.596	102.559
6.500	103.046	103.010	102.973
6.625	103.333	103.296	103.260
6.750	103.044	102.743	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.403	103.322	103.242
7.375	103.740	103.659	103.578
7.500	104.017	103.937	103.856
7.625	104.173	104.092	104.011

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	98.103	98.067	98.020
4.375	98.514	98.478	98.431
4.500	98.998	98.965	98.918
4.625	99.241	99.208	99.161
4.750	99.725	99.692	99.645
4.875	100.030	99.988	99.941
5.000	100.486	100.430	100.368
5.125	100.661	100.605	100.543
5.250	101.117	101.061	100.999
5.375	101.200	101.144	101.081
5.500	101.370	101.314	101.251
5.625	101.503	101.447	101.384
5.750	101.590	101.521	101.443
5.875	101.946	101.625	101.547

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	97.259	97.147	97.085
4.375	97.711	97.535	97.519
4.500	98.162	97.980	97.964
4.625	98.576	98.529	98.467
4.750	98.923	98.876	98.814
4.875	99.153	98.999	98.940
5.000	99.463	99.271	99.246
5.125	99.701	99.633	99.554
5.250	100.002	99.933	99.855
5.375	100.261	100.190	100.112
5.500	100.543	100.409	100.331
5.625	100.700	100.632	100.554
5.750	101.211	100.888	100.884
5.875	101.244	100.916	100.912

Home Ready Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

Conventional Adjusters

Attached Condo > 75 LTV & Term > 15yrs	-0.750
2 Units	-1.000
3-4 Units	-1.000
Waive Escrows	-0.250
Second Home >85% LTV	-0.250
Manufactured Home	-0.500

Loans with Secondary Financing

All Loans with Sub Financing			-0.375
The below adjs also apply:			
LTV	CLTV	< 720	≥ 720
≤ 65	80.01-95	-0.500	-0.250
65.01-75	80.01-95	-0.750	-0.500
75.01-95	90.01-95	-1.000	-0.750
75.01-90	76.01-90	-1.000	-0.750
≤ 95	95.01-97	-1.500	-1.500

HomeReady Cumulative LLPA Cap

	LTV Range	
FICO	<= 80.00%	> 80.00%
>= 680	-1.500	0.000
< 680	-1.500	-1.500

FlexPoint

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Tuesday, December 13, 2022
Effective Time:
8:26:32 AM

Home Ready

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	101.415	101.401	101.386
6.000	101.773	101.758	101.743
6.125	102.083	102.068	102.054
6.250	102.235	102.198	102.162
6.375	102.632	102.596	102.309
6.500	102.796	102.760	102.723
6.625	103.083	103.046	103.010
6.750	103.044	102.993	102.941
6.875	103.359	103.307	103.256
7.000	103.635	103.583	103.532
7.125	103.967	103.916	103.865
7.250	103.990	103.865	103.740
7.375	103.990	104.115	103.990
7.500	103.767	103.687	103.606
7.625	103.923	103.842	103.761

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	101.415	101.401	101.386
6.000	101.773	101.758	101.743
6.125	102.083	102.068	102.054
6.250	101.985	101.948	101.912
6.375	102.382	102.346	102.309
6.500	102.796	102.760	102.723
6.625	103.083	103.046	103.010
6.750	102.794	102.743	102.691
6.875	103.109	103.057	103.006
7.000	103.385	103.333	103.282
7.125	103.717	103.666	103.615
7.250	103.403	103.322	103.242
7.375	103.490	103.409	103.328
7.500	103.767	103.687	103.606
7.625	103.923	103.842	103.761

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	97.551	97.515	97.468
4.250	98.103	98.067	98.020
4.375	98.514	98.478	98.431
4.500	98.998	98.965	98.918
4.625	99.241	99.208	99.161
4.750	99.725	99.692	99.645
4.875	100.030	99.988	99.941
5.000	100.486	100.430	100.368
5.125	100.661	100.605	100.543
5.250	101.117	101.061	100.999
5.375	101.200	101.144	101.081
5.500	101.370	101.314	101.251
5.625	101.503	101.447	101.384
5.750	101.590	101.521	101.443
5.875	101.946	101.625	101.547

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.896	96.772	96.710
4.250	97.259	97.147	97.085
4.375	97.711	97.535	97.519
4.500	98.162	97.980	97.964
4.625	98.576	98.529	98.467
4.750	98.923	98.876	98.814
4.875	99.153	98.999	98.940
5.000	99.463	99.271	99.246
5.125	99.701	99.633	99.554
5.250	100.002	99.933	99.855
5.375	100.261	100.190	100.112
5.500	100.543	100.409	100.331
5.625	100.700	100.632	100.554
5.750	101.211	100.888	100.884

Home Possible Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

Conventional Adjusters

Attached Condo > 75 LTV & Term > 15yrs	-0.750
2 Units	-1.000
3-4 Units LTV ≤ 80	-1.000
3-4 Units LTV > 80 and ≤ 85	-1.500
3-4 Units > 85	-2.000
Second Home >85% LTV	-0.250
Manufactured Home	-0.500

Loans with Secondary Financing

All Loans with Sub Financing	-0.5

Home Possible Cumulative LLPA Cap

	LTV Range	
FICO	<= 80.00%	> 80.00%
>= 680	-1.500	0.000
< 680	-1.500	-1.500

FlexPoint

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Tuesday, December 13, 2022
Effective Time:
8:26:32 AM

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	96.855	96.855	96.848
5.250	97.475	97.475	97.468
5.375	98.927	98.871	98.894
5.500	99.373	99.314	99.342
5.625	99.818	99.759	99.787
5.750	100.132	100.056	100.061
5.875	100.528	100.446	100.459
6.000	100.932	100.847	100.864
6.125	101.385	101.299	101.316
6.250	101.344	101.273	101.267
6.375	101.672	101.595	101.597
6.500	102.079	102.000	102.005
6.625	102.492	102.412	102.418
6.750	102.074	101.962	101.944
6.875	102.387	102.518	102.259
7.000	102.658	102.787	102.531
7.125	102.955	102.833	102.828
7.250	102.670	102.563	102.534

RefiNow 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	10 Day	25 Day	40 Day
1.750			
1.875			
2.000			
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			

Rate	10 Day	25 Day	40 Day

RefiNow Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

Conventional Adjusters

Waive Escrows	-0.250
Approve/Ineligible, Cash Out <= 625,000	0.500
Approve/Ineligible, >= 720, > 625,000, LTV < 8	-0.250
Approve/Ineligible, < 720, > 625,000 LTV < 80	-4.000

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤ 60	60.01-70	70.01-75	75.01-80
≥ 800	-0.375	-0.670	-0.670	-0.920
780 - 799	-0.375	-0.670	-0.670	-0.920
760 - 779	-0.375	-0.670	-0.670	-0.920
740 - 759	-0.375	-0.670	-0.670	-0.920
720 - 739	-0.420	-1.190	-1.290	-1.410
700 - 719	-0.420	-1.190	-1.290	-1.410
680 - 699	-0.420	-1.315	-1.415	-2.035
660 - 679	-0.975	-1.475	-1.475	-2.225
640 - 659	-0.975	-1.975	-1.975	-2.975
620 - 639	-0.975	-1.975	-1.975	-3.475

Loans with Secondary Financing

All Loans with Sub Financing			-0.375
The below adjs also apply:			
LTV	CLTV	< 720	≥ 720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01-95	-0.875	-0.625
65.01-75	80.01-95	-1.125	-0.875
75.01-95	76.01-95	-1.375	-1.125
≤ 95	95.01-97	-1.875	-1.875

Risk Based Price Adjustments - FRM > 20 Year Term

	≤40	>40-50	>50-60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 800	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000
780 - 799	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000
760 - 779	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000
740 - 759	0.100	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000
720 - 739	0.100	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000
700 - 719	0.050	0.000	0.000	0.000	-0.050	-0.050	-0.050	-0.100	-0.100	-0.150
680 - 699	0.050	0.000	0.000	-0.050	-0.050	-0.050	-0.100	-0.100	-0.150	-0.200
660 - 679	0.050	0.000	0.000	-0.050	-0.100	-0.100	-0.150	-0.150	-0.200	-0.250
640 - 659	0.050	0.000	-0.050	-0.100	-0.100	-0.150	-0.200	-0.200	-0.300	-0.350
620 - 639	-0.050	-0.100	-0.150	-0.150	-0.200	-0.200	-0.250	-0.300	-0.350	-0.450

Risk Based Price Adjustments - FRM <= 20 Year Term

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 800	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057
780 - 799	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057
760 - 779	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057
740 - 759	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057
720 - 739	-0.006	-0.012	-0.017	-0.018	-0.026	-0.041	-0.061	-0.095
700 - 719	-0.007	-0.013	-0.020	-0.022	-0.032	-0.051	-0.077	-0.114
680 - 699	-0.007	-0.014	-0.022	-0.024	-0.042	-0.061	-0.093	-0.136
660 - 679	-0.009	-0.019	-0.025	-0.029	-0.045	-0.077	-0.119	-0.159
640 - 659	-0.261	-0.270	-0.276	-0.285	-0.299	-0.335	-0.402	-0.472
620 - 639	-0.263	-0.271	-0.276	-0.289	-0.322	-0.362	-0.425	-0.508

FlexPoint

Tuesday, December 13, 2022
Effective Time:
8:26:32 AM

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Government

FHA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.500	101.138	101.124	101.110
5.625	101.526	101.512	101.499
5.750	101.692	101.697	101.665
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500	102.352	102.177	102.032

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	101.526	101.512	101.499
5.750	101.692	101.697	101.665
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500			
7.625			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	101.526	101.512	101.499
5.750	101.692	101.697	101.665
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500	102.352	102.177	102.032
7.625			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.262	100.201	100.162
5.250	100.462	100.401	100.362
5.375	100.203	100.081	100.062
5.500	100.523	100.402	100.382
5.625	100.568	100.447	100.427
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.262	100.201	100.162
5.250	100.462	100.401	100.362
5.375	100.203	100.081	100.062
5.500	100.523	100.402	100.382
5.625	100.568	100.447	100.427
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539
7.500	100.983	100.797	100.692

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539
7.500	100.983	100.797	100.692

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539
7.500	100.983	100.797	100.692

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.466	95.422	95.399
4.625	95.938	95.894	95.871
4.750	96.406	96.363	96.339
4.875	96.656	96.595	96.556
5.000	97.123	97.062	97.023
5.125	97.581	97.520	97.481
5.250	98.031	97.970	97.931
5.375	97.363	97.266	97.170
5.500	97.711	97.615	97.518
5.625	97.762	97.665	97.569
5.750	97.715	97.564	97.412
5.875	98.046	97.894	97.742
6.000	98.387	98.235	98.084
6.125	98.675	98.524	98.372

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500	102.352	102.177	102.032
7.625	102.701	102.526	102.381

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500	102.352	102.177	102.032
7.625	102.701	102.526	102.381

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.159	101.114
6.000	101.840	101.620	101.505
6.125	102.164	101.943	101.878
6.250	102.165	102.126	102.080
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.520	102.437
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	101.984	101.809	101.663
7.500	102.352	102.177	102.032
7.625	102.701	102.526	102.381

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.790	98.790	98.540
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.262	100.201	100.162
5.250	100.462	100.401	100.362
5.375	100.203	100.081	100.062
5.500	100.523	100.402	100.382
5.625	100.568	100.447	100.427
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.790	98.790	98.540
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.262	100.201	100.162
5.250	100.462	100.401	100.362
5.375	100.203	100.081	100.062
5.500	100.523	100.402	100.382
5.625	100.568	100.447	100.427
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539
7.500	100.983	100.797	100.692

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.590	100.331	100.271
6.000	100.863	100.854	100.795
6.125	101.144	101.097	101.038
6.250	101.095	100.874	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.421	101.339	101.256
6.875	101.435	101.225	101.137
7.000	101.570	101.395	101.312
7.125	101.785	101.575	101.487
7.250	101.313	101.230	101.147
7.375	100.830	100.645	100.539
7.500	100.983	100.797	100.692

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	95.466	95.422	95.399
4.625	95.938	95.894	95.871
4.750	96.406	96.363	96.339
4.875	96.656	96.595	96.556
5.000	97.123	97.062	97.023
5.125	97.581	97.520	97.481
5.250	98.031	97.970	97.931
5.375	97.363	97.266	97.170
5.500	97.711	97.615	97.518
5.625	97.762	97.665	97.569
5.750	97.715	97.564	97.412
5.875	98.046	97.894	97.742
6.000	98.387	98.235	98.084
6.125	98.675	98.524	98.372

Government Adjustments

	FHA		
FICO Range	<= 110K	> 110K <= 225K	> 225K
>= 780	-0.210	-0.140	0.030
760 - 779	-0.220	-0.150	0.030
740 - 759	-0.230	-0.160	0.030
720 - 739	-0.250	-0.160	0.030
700 - 719	-0.320	-0.190	0.020
680 - 699	-0.360	-0.200	0.020
660 - 679	-0.830	-0.580	-0.270
640 - 659	-1.000	-0.700	-0.500
620 - 639	-1.300	-1.100	-0.780
600 - 619	-1.600	-1.220	-0.910
580 - 599	-1.600	-1.400	-1.200
560 - 579	-4.000	-4.000	-4.000
550 - 559	-4.000	-4.000	-4.000
No FICO	-5.000	-5.000	-5.000

Government Adjusters

FHA Streamline >=620		-0.125
FHA Investment/Second Home		-0.500
Manufactured Home		-1.500

FlexPoint

Tuesday, December 13, 2022
Effective Time:
8:26:32 AM

FlexPoint Inc
151 Kalmus Drive, Suite D210
Costa Mesa, CA, 92626

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.500	101.138	101.124	101.110
5.625	101.526	101.512	101.499
5.750	101.778	101.783	101.750
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	101.526	101.512	101.499
5.750	101.778	101.783	101.750
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041
7.625			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.625	101.526	101.512	101.499
5.750	101.778	101.783	101.750
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041
7.625			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.012	99.951	99.912
5.250	100.462	100.401	100.362
5.375	100.153	100.032	100.012
5.500	100.443	100.322	100.302
5.625	100.464	100.593	100.323
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.012	99.951	99.912
5.250	100.462	100.401	100.362
5.375	100.153	100.032	100.012
5.500	100.443	100.322	100.302
5.625	100.464	100.593	100.323
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.466	95.422	95.399
4.625	95.938	95.894	95.871
4.750	96.406	96.363	96.339
4.875	96.656	96.595	96.556
5.000	97.123	97.062	97.023
5.125	97.581	97.520	97.481
5.250	98.031	97.970	97.931
5.375	97.363	97.266	97.170
5.500	97.711	97.615	97.518
5.625	97.762	97.665	97.569
5.750	97.715	97.564	97.412
5.875	98.046	97.894	97.742
6.000	98.387	98.235	98.084
6.125	98.675	98.524	98.372

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041
7.625	102.701	102.526	102.381

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041
7.625	102.701	102.526	102.381

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.333	101.212	101.167
6.000	101.840	101.620	101.500
6.125	102.164	101.943	101.801
6.250	102.165	102.121	102.076
6.375	102.096	102.047	101.999
6.500	102.350	102.302	102.254
6.625	102.695	102.647	102.599
6.750	102.796	102.714	102.631
6.875	102.523	102.441	102.358
7.000	102.853	102.770	102.687
7.125	102.973	102.891	102.808
7.250	102.938	102.855	102.772
7.375	102.046	101.860	101.777
7.500	102.352	102.177	102.041
7.625	102.701	102.526	102.381

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.790	98.790	98.540
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.012	99.951	99.912
5.250	100.462	100.401	100.362
5.375	100.153	100.032	100.012
5.500	100.443	100.322	100.302
5.625	100.464	100.593	100.323
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.790	98.790	98.540
4.625	99.159	99.159	99.159
4.750	99.368	99.327	99.286
4.875	99.356	99.314	99.273
5.000	99.804	99.744	99.704
5.125	100.012	99.951	99.912
5.250	100.462	100.401	100.362
5.375	100.153	100.032	100.012
5.500	100.443	100.322	100.302
5.625	100.464	100.593	100.323
5.750	99.340	99.189	99.037
5.875	99.671	99.519	99.367
6.000	100.012	99.860	99.709
6.125	100.300	100.149	99.997

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.516	100.506	100.197
6.000	100.860	100.732	100.673
6.125	101.144	100.923	100.861
6.250	101.095	101.124	100.903
6.375	101.046	100.997	100.949
6.500	101.300	101.252	101.204
6.625	101.645	101.597	101.549
6.750	101.671	101.339	101.256
6.875	101.429	101.219	101.131
7.000	101.591	101.395	101.312
7.125	101.741	101.530	101.443
7.250	101.313	101.230	101.147
7.375	100.904	100.719	100.613
7.500	101.064	100.878	100.773

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	95.466	95.422	95.399
4.625	95.938	95.894	95.871
4.750	96.406	96.363	96.339
4.875	96.656	96.595	96.556
5.000	97.123	97.062	97.023
5.125	97.581	97.520	97.481
5.250	98.031	97.970	97.931
5.375	97.363	97.266	97.170
5.500	97.711	97.615	97.518
5.625	97.762	97.665	97.569
5.750	97.715	97.564	97.412
5.875	98.046	97.894	97.742
6.000	98.387	98.235	98.084
6.125	98.675	98.524	98.372

Government Adjustments

	VA		
FICO Range	**<= 110K**	**> 110K <= 225K**	**> 225K**
>= 780	-0.230	-0.150	-0.010
760 - 779	-0.230	-0.160	-0.010
740 - 759	-0.240	-0.160	-0.020
720 - 739	-0.250	-0.170	-0.020
700 - 719	-0.280	-0.180	-0.020
680 - 699	-0.290	-0.180	-0.020
660 - 679	-0.570	-0.220	-0.020
640 - 659	-0.900	-0.620	-0.310
620 - 639	-1.325	-0.800	-0.500
600 - 619	-2.000	-1.300	-1.000
580 - 599	-2.250	-1.550	-1.250
560 - 579	-4.000	-4.000	-4.000
550 - 559	-4.000	-4.000	-4.000
NO FICO	-5.000	-5.000	-5.000

Government Adjusters

VA C/O >= 640	-0.250
VA C/O 580-639	-0.500
VA Loan Amt >1,000,000	-0.250
Manufactured Home	-1.500