



FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Thursday, January 19, 2023
Effective Time:
8:37:13 AM

Conventional ARM

Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.625	97.512	97.449	98.095	5.125	98.371	98.279	98.796	5.875	100.088	99.995	100.227
4.750	97.845	97.782	98.439	5.250	98.709	98.617	98.779	6.000	100.461	100.369	100.713
4.875	98.182	98.119	98.783	5.375	99.052	99.210	99.122	6.125	100.831	100.739	100.913
5.000	98.532	98.460	98.853	5.500	99.652	99.560	99.472	6.250	101.015	100.952	100.889
5.125	99.157	99.094	99.474	5.625	100.002	99.910	99.910	6.375	101.292	101.229	101.167
5.250	99.649	99.586	99.857	5.750	100.339	100.247	100.353	6.500	101.514	101.451	101.388
5.375	99.995	99.682	100.241	5.875	100.669	100.577	100.784	6.625	101.985	101.922	101.860
5.500	100.093	100.030	100.626	6.000	101.177	101.114	101.196	6.750	102.465	102.402	102.340
5.625	100.548	100.485	100.749	6.125	101.596	101.533	101.470	6.875	102.750	102.687	102.625
5.750	100.651	100.838	101.091	6.250	101.841	101.778	101.465	7.000	102.950	102.950	102.950
5.875	101.006	100.943	101.420	6.375	101.662	101.599	101.536	7.125	102.950	102.950	102.950
6.000	101.360	101.297	101.234	6.500	101.913	101.850	101.787				
6.125	101.525	101.462	101.399	6.625	102.166	102.103	102.040				
6.250	101.489	101.426	101.363	6.750	102.412	102.349	102.286				
6.375	101.697	101.634	101.571	6.875	102.641	102.578	102.515				
6.500	100.796	100.704	100.616	7.000							
6.625											
6.750											
6.875											

Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.750	97.751	97.688	97.625	4.875	97.087	97.024	96.961	5.750	99.637	99.574	99.511
4.875	98.087	98.024	97.961	5.000	97.485	97.422	97.359	5.875	99.995	99.884	99.775
5.000	98.428	98.365	98.302	5.125	97.882	97.819	97.756	6.000	100.504	100.393	100.284
5.125	98.812	98.749	98.686	5.250	98.282	98.219	98.156	6.125	101.013	100.902	100.793
5.250	99.304	99.241	99.178	5.375	98.686	98.623	98.560	6.250	100.670	100.607	100.544
5.375	99.650	99.587	99.524	5.500	99.263	99.200	99.137	6.375	100.947	100.884	100.821
5.500	99.999	99.936	99.873	5.625	99.672	99.609	99.546	6.500	101.419	101.356	101.293
5.625	100.453	100.140	100.077	5.750	100.081	100.018	99.955	6.625	101.891	101.828	101.765
5.750	100.807	100.494	100.431	5.875	100.493	100.430	100.367	6.750	102.370	102.307	102.244
5.875	101.161	101.098	100.785	6.000	101.083	101.020	100.957	6.875	102.656	102.593	102.530
6.000	101.266	101.203	101.140	6.125	101.252	101.189	101.126	7.000	102.950	102.950	102.950
6.125	101.180	101.117	101.054	6.250	101.497	101.434	101.371	7.125	102.950	102.950	102.950
6.250	101.394	101.331	101.268	6.375	101.567	101.504	101.441				
6.375	101.602	101.539	101.476	6.500	101.818	101.755	101.692				
6.500	96.501	96.409	96.321								
6.625											
6.750											
6.875											
7.000											

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 Inc

250 Baker St., Suite 200
Costa Mesa, CA, 92626

Thursday, January 19, 2023

Effective Time:

8:37:13 AM

Home Ready											
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.000	101.901	101.868	101.836	6.000	101.901	101.868	101.836	4.250	98.372	98.380	98.386
6.125	102.157	102.123	102.091	6.125	102.157	102.123	102.091	4.375	98.791	98.797	98.801
6.250	102.028	101.978	101.933	6.250	101.778	101.728	101.683	4.500	99.372	99.355	99.337
6.375	102.392	102.342	102.298	6.375	102.392	102.342	102.298	4.625	99.610	99.593	99.575
6.500	102.683	102.633	102.589	6.500	102.683	102.633	102.589	4.750	100.086	100.069	100.051
6.625	102.887	102.837	102.792	6.625	102.887	102.837	102.792	4.875	100.407	100.381	100.355
6.750	102.815	102.690	102.565	6.750	102.687	102.620	102.563	5.000	100.877	100.852	100.824
6.875	103.065	102.940	102.867	6.875	102.991	102.924	102.867	5.125	101.047	101.021	100.993
7.000	103.315	103.190	103.096	7.000	103.220	103.153	103.096	5.250	101.493	101.468	101.440
7.125	103.565	103.440	103.315	7.125	103.389	103.322	103.266	5.375	101.573	101.548	101.520
7.250	103.565	103.440	103.315	7.250	103.249	103.132	103.027	5.500	101.732	101.707	101.679
7.375	103.815	103.690	103.565	7.375	103.495	103.378	103.273	5.625	101.843	101.818	101.790
7.500	103.784	103.667	103.562	7.500	103.784	103.667	103.562	5.750	101.553	101.477	101.387
7.625	103.859	103.742	103.637	7.625	103.859	103.742	103.637	5.875	101.898	101.572	101.482

Home Ready 10 Yr Fixed											
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.250	97.657	97.649	97.638								
4.375	98.111	98.109	98.098								
4.500	98.566	98.569	98.558								
4.625	99.203	98.984	98.973								
4.750	99.480	99.315	99.304								
4.875	99.768	99.608	99.597								
5.000	99.854	99.901	99.889								
5.125	100.130	100.025	100.016								
5.250	100.426	100.326	100.314								
5.375	100.717	100.624	100.608								
5.500	100.989	100.901	100.883								
5.625	100.866	100.582	100.548								
5.750	101.185	100.790	100.767								
5.875	101.222	100.835	100.809								

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 Inc

250 Baker St., Suite 200
Costa Mesa, CA, 92626

Thursday, January 19, 2023

Effective Time:

8:37:13 AM

Home Ready											
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
5.875	101.306	101.273	101.241	5.875	101.306	101.273	101.241	4.125	97.825	97.833	97.840
6.000	101.651	101.618	101.586	6.000	101.651	101.618	101.586	4.250	98.372	98.380	98.386
6.125	102.157	101.873	101.841	6.125	101.907	101.873	101.841	4.375	98.791	98.797	98.801
6.250	102.028	101.978	101.933	6.250	101.778	101.728	101.683	4.500	99.372	99.355	99.337
6.375	102.392	102.342	102.298	6.375	102.142	102.092	102.048	4.625	99.610	99.593	99.575
6.500	102.683	102.633	102.589	6.500	102.433	102.383	102.339	4.750	100.086	100.069	100.051
6.625	102.887	102.837	102.792	6.625	102.637	102.587	102.542	4.875	100.407	100.381	100.355
6.750	102.815	102.690	102.565	6.750	102.437	102.370	102.313	5.000	100.877	100.852	100.824
6.875	103.065	102.940	102.867	6.875	102.741	102.674	102.617	5.125	101.047	101.021	100.993
7.000	103.315	103.190	103.096	7.000	102.970	102.903	102.846	5.250	101.493	101.468	101.440
7.125	103.565	103.440	103.315	7.125	103.139	103.072	103.016	5.375	101.573	101.548	101.520
7.250	103.565	103.440	103.315	7.250	102.999	102.882	102.777	5.500	101.732	101.707	101.679
7.375	103.815	103.690	103.565	7.375	103.245	103.128	103.023	5.625	101.843	101.818	101.790
7.500	103.534	103.417	103.312	7.500	103.534	103.417	103.312	5.750	101.553	101.477	101.387
7.625	103.609	103.492	103.387	7.625	103.609	103.492	103.387	5.875	101.898	101.572	101.482

Home Possible 10 Yr Fixed											
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.125	97.333	97.019	97.009								
4.250	97.657	97.649	97.638								
4.375	98.111	98.109	98.098								
4.500	98.566	98.569	98.558								
4.625	99.203	98.984	98.973								
4.750	99.480	99.315	99.304								
4.875	99.768	99.608	99.597								
5.000	99.854	99.901	99.889								
5.125	100.130	100.025	100.016								
5.250	100.426	100.326	100.314								
5.375	100.717	100.624	100.608								
5.500	100.989	100.901	100.883								
5.625	100.866	100.582	100.548								
5.750	101.185	100.790	100.767								

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

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500



Thursday, January 19, 2023
 Effective Time:
 8:37:13 AM

FlexPoint Inc
 250 Baker St., Suite 200
 Costa Mesa, CA, 92626

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.125	98.460	98.474	98.425	2.125				2.125				
5.250	98.879	98.864	98.835	2.250				2.250				
5.375	99.307	99.297	99.264	2.375				2.375				
5.500	99.753	99.745	99.710	2.500				2.500				
5.625	100.222	100.215	100.180	2.625				2.625				
5.750	100.224	100.189	100.173	2.750				2.750				
5.875	100.621	100.591	100.571	2.875				2.875				
6.000	101.026	100.998	100.977	3.000				3.000				
6.125	101.480	101.452	101.431	3.125				3.125				
6.250	101.131	101.075	101.104	3.250				3.250				
6.375	101.413	101.611	101.386	3.375				3.375				
6.500	101.753	101.704	101.727	3.500				3.500				
6.625	102.109	102.060	102.084	3.625				3.625				
6.750	101.952	101.875	101.886	3.750				3.750				
6.875	102.243	102.170	102.178	3.875				3.875				
7.000	102.518	102.448	102.454	4.000				4.000				
7.125	102.793	102.723	102.729	4.125				4.125				
7.250	102.472	102.374	102.430	4.250				4.250				

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

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				
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								
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				

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

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



FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Thursday, January 19, 2023
Effective Time:
8:37:13 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.500	100.950	100.942	100.934	5.625	101.522	101.514	101.506	5.625	101.522	101.514	101.506	
5.625	101.522	101.514	101.506	5.750	101.568	101.560	101.552	5.750	101.568	101.560	101.552	
5.750	101.568	101.560	101.552	5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	
5.875	101.252	100.993	100.735	6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	
6.000	101.650	101.391	101.132	6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	
6.125	101.974	101.716	101.536	6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	
6.250	102.209	101.951	101.712	6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	
6.375	101.741	101.676	101.611	6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	
6.500	102.168	102.103	102.038	6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	
6.625	102.407	102.343	102.278	6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	
6.750	102.793	102.721	102.648	6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	
6.875	102.201	102.129	102.056	7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	
7.000	102.516	102.443	102.371	7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	
7.125	102.999	102.677	102.604	7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	
7.250	102.787	102.633	102.499	7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	
7.375	101.487	101.317	101.166	7.500				7.500	101.841	101.671	101.520	
7.500	101.841	101.671	101.520	7.625				7.625				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				5.875	100.182	99.878	99.827	
4.625	99.047	98.990	98.943	4.625	99.047	98.990	98.943	6.000	100.439	100.386	100.085	
4.750	99.458	99.411	99.403	4.750	99.458	99.411	99.403	6.125	100.644	100.591	100.540	
4.875	99.487	99.424	99.385	4.875	99.487	99.424	99.385	6.250	100.764	100.756	100.497	
5.000	99.696	99.883	99.845	5.000	99.696	99.883	99.845	6.375	100.654	100.567	100.505	
5.125	100.149	100.085	100.047	5.125	100.149	100.085	100.047	6.500	100.857	100.771	100.708	
5.250	100.590	100.526	100.488	5.250	100.590	100.526	100.488	6.625	101.028	100.941	100.879	
5.375	99.726	99.637	99.611	5.375	99.726	99.637	99.611	6.750	100.981	100.908	100.835	
5.500	100.038	99.949	99.923	5.500	100.038	99.949	99.923	6.875	100.711	100.806	100.733	
5.625	100.327	100.238	100.212	5.625	100.327	100.238	100.212	7.000	101.069	100.914	100.841	
5.750	99.135	98.909	98.683	5.750	99.135	98.909	98.683	7.125	101.278	101.123	101.050	
5.875	99.447	99.220	98.994	5.875	99.447	99.220	98.994	7.250	100.740	100.503	100.419	
6.000	99.766	99.539	99.313	6.000	99.766	99.539	99.313	7.375				
6.125	100.034	99.808	99.581	6.125	100.034	99.808	99.581	7.500				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.182	99.878	99.827	5.875	100.182	99.878	99.827	4.500	95.978	95.931	95.923	
6.000	100.439	100.386	100.085	6.000	100.439	100.386	100.085	4.625	96.442	96.395	96.387	
6.125	100.644	100.591	100.540	6.125	100.644	100.591	100.540	4.750	96.902	96.855	96.847	
6.250	100.764	100.756	100.497	6.250	100.764	100.756	100.497	4.875	97.118	97.055	97.017	
6.375	100.654	100.567	100.505	6.375	100.654	100.567	100.505	5.000	97.578	97.514	97.476	
6.500	100.857	100.771	100.708	6.500	100.857	100.771	100.708	5.125	98.030	97.966	97.928	
6.625	101.028	100.941	100.879	6.625	101.028	100.941	100.879	5.250	98.471	98.407	98.369	
6.750	100.981	100.908	100.835	6.750	100.981	100.908	100.835	5.375	96.813	96.619	96.425	
6.875	100.711	100.806	100.733	6.875	100.711	100.806	100.733	5.500	97.147	96.953	96.759	
7.000	101.069	100.914	100.841	7.000	101.069	100.914	100.841	5.625	97.188	96.994	96.800	
7.125	101.278	101.123	101.050	7.125	101.278	101.123	101.050	5.750	97.510	97.284	97.058	
7.250	100.740	100.503	100.419	7.250	100.740	100.503	100.419	5.875	97.822	97.595	97.369	
7.375				7.375				6.000	98.141	97.914	97.688	
7.500				7.500				6.125	98.409	98.183	97.956	
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	
6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	
6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	
6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	
6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	
6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	
6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	
6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	
6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	
7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	
7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	
7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	
7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	
7.500	101.841	101.671	101.520	7.500	101.841	101.671	101.520	7.500	101.841	101.671	101.520	
7.625	102.180	102.010	101.860	7.625	102.180	102.010	101.860	7.625	102.180	102.010	101.860	
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	98.689	98.633	98.576	4.500	98.689	98.633	98.576	5.875	100.182	99.878	99.827	
4.625	99.047	98.990	98.943	4.625	99.047	98.990	98.943	6.000	100.439	100.386	100.085	
4.750	99.458	99.411	99.403	4.750	99.458	99.411	99.403	6.125	100.644	100.591	100.540	
4.875	99.487	99.424	99.385	4.875	99.487	99.424	99.385	6.250	100.764	100.756	100.497	
5.000	99.696	99.883	99.845	5.000	99.696	99.883	99.845	6.375	100.654	100.567	100.505	
5.125	100.149	100.085	100.047	5.125	100.149	100.085	100.047	6.500	100.857	100.771	100.708	
5.250	100.590	100.526	100.488	5.250	100.590	100.526	100.488	6.625	101.028	100.941	100.879	
5.375	99.726	99.637	99.611	5.375	99.726	99.637	99.611	6.750	100.981	100.908	100.835	
5.500	100.038	99.949	99.923	5.500	100.038	99.949	99.923	6.875	100.711	100.806	100.733	
5.625	100.327	100.238	100.212	5.625	100.327	100.238	100.212	7.000	101.069	100.914	100.841	
5.750	99.135	98.909	98.683	5.750	99.135	98.909	98.683	7.125	101.278	101.123	101.050	
5.875	99.447	99.220	98.994	5.875	99.447	99.220	98.994	7.250	100.740	100.503	100.419	
6.000	99.766	99.539	99.313	6.000	99.766	99.539	99.313	7.375				
FHA 25 Yr Fixed HB Streamline				FHA 20 Yr Fixed HB Streamline				FHA 15 Yr Fixed HB Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.182	99.878	99.827	5.875	100.182	99.878	99.827	4.500	95.978	95.931	95.923	
6.000	100.439	100.386	100.085	6.000	100.439	100.386	100.085	4.625	96.442	96.395	96.387	
6.125	100.644	100.591	100.540	6.125	100.644	100.591	100.540	4.750	96.902	96.855	96.847	
6.250	100.764	100.756	100.497	6.250	100.764	100.756	100.497	4.875	97.118	97.055	97.017	
6.375	100.654	100.567	100.505	6.375	100.654	100.567	100.505	5.000	97.578	97.514	97.476	
6.500	100.857	100.771	100.708									



FlexPoint Inc
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Thursday, January 19, 2023
Effective Time:
8:37:13 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.500	101.200	101.192	100.994	5.625	101.522	101.264	101.256	5.625	101.522	101.264	101.256	
5.625	101.522	101.264	101.256	5.750	101.568	101.353	101.320	5.750	101.568	101.353	101.320	
5.750	101.568	101.353	101.320	5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	
5.875	101.252	100.993	100.735	6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	
6.000	101.650	101.391	101.132	6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	
6.125	101.974	101.716	101.536	6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	
6.250	102.209	101.951	101.712	6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	
6.375	101.741	101.676	101.611	6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	
6.500	102.168	102.103	102.038	6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	
6.625	102.407	102.343	102.278	6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	
6.750	102.793	102.721	102.648	6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	
6.875	102.201	102.129	102.056	7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	
7.000	102.516	102.443	102.371	7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	
7.125	102.999	102.677	102.604	7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	
7.250	102.787	102.633	102.499	7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	
7.375	101.487	101.317	101.166	7.500	101.841	101.671	101.520	7.500	101.841	101.671	101.520	
7.500	101.841	101.671	101.520	7.625				7.625				
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				5.875	100.070	100.016	99.715	
4.625	99.047	98.990	98.943	4.625	99.047	98.990	98.943	6.000	100.295	100.204	100.152	
4.750	99.458	99.411	99.403	4.750	99.458	99.411	99.403	6.125	100.579	100.384	100.333	
4.875	99.487	99.424	99.385	4.875	99.487	99.424	99.385	6.250	100.764	100.756	100.497	
5.000	99.696	99.633	99.595	5.000	99.696	99.633	99.595	6.375	100.602	100.515	100.453	
5.125	100.149	100.085	100.047	5.125	100.149	100.085	100.047	6.500	100.779	100.693	100.630	
5.250	100.590	100.526	100.488	5.250	100.590	100.526	100.488	6.625	100.982	100.918	100.853	
5.375	99.676	99.588	99.561	5.375	99.676	99.588	99.561	6.750	100.981	100.908	100.835	
5.500	99.962	99.873	99.847	5.500	99.962	99.873	99.847	6.875	100.730	100.575	100.502	
5.625	100.231	100.142	100.116	5.625	100.231	100.142	100.116	7.000	101.124	100.969	100.896	
5.750	99.135	98.909	98.683	5.750	99.135	98.909	98.683	7.125	101.255	101.100	101.027	
5.875	99.447	99.220	98.994	5.875	99.447	99.220	98.994	7.250	100.632	100.645	100.310	
6.000	99.766	99.539	99.313	6.000	99.766	99.539	99.313	7.375				
6.125	100.034	99.808	99.581	6.125	100.034	99.808	99.581	7.500				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.070	100.016	99.715	5.875	100.070	100.016	99.715	4.500	99.978	99.931	99.923	
6.000	100.295	100.204	100.152	6.000	100.295	100.204	100.152	4.625	96.442	96.395	96.387	
6.125	100.579	100.384	100.333	6.125	100.579	100.384	100.333	4.750	96.902	96.855	96.847	
6.250	100.764	100.756	100.497	6.250	100.764	100.756	100.497	4.875	97.118	97.055	97.017	
6.375	100.602	100.515	100.453	6.375	100.602	100.515	100.453	5.000	97.578	97.514	97.476	
6.500	100.779	100.693	100.630	6.500	100.779	100.693	100.630	5.125	98.030	97.966	97.928	
6.625	100.982	100.918	100.853	6.625	100.982	100.918	100.853	5.250	98.471	98.407	98.369	
6.750	100.981	100.908	100.835	6.750	100.981	100.908	100.835	5.375	96.813	96.619	96.425	
6.875	100.730	100.575	100.502	6.875	100.730	100.575	100.502	5.500	97.147	96.953	96.759	
7.000	101.124	100.969	100.896	7.000	101.124	100.969	100.896	5.625	97.188	96.994	96.800	
7.125	101.255	101.100	101.027	7.125	101.255	101.100	101.027	5.750	97.510	97.284	97.058	
7.250	100.632	100.645	100.310	7.250	100.632	100.645	100.310	5.875	97.822	97.595	97.369	
7.375				7.375				6.000	98.141	97.914	97.688	
7.500				7.500				6.125	98.409	98.183	97.956	
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	5.875	101.252	100.993	100.735	
6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	6.000	101.650	101.391	101.132	
6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	6.125	101.974	101.716	101.536	
6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	6.250	102.209	101.951	101.712	
6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	6.375	101.741	101.676	101.611	
6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	6.500	102.168	102.103	102.038	
6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	6.625	102.407	102.343	102.278	
6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	6.750	102.793	102.721	102.648	
6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	6.875	102.201	102.129	102.056	
7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	7.000	102.516	102.443	102.371	
7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	7.125	102.999	102.677	102.604	
7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	7.250	102.787	102.633	102.499	
7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	7.375	101.487	101.317	101.166	
7.500	101.841	101.671	101.520	7.500	101.841	101.671	101.520	7.500	101.841	101.671	101.520	
7.625	102.180	102.010	101.860	7.625	102.180	102.010	101.860	7.625	102.180	102.010	101.860	
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 30 Yr Fixed HB IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	98.689	98.633	98.576	4.500	98.689	98.633	98.576	5.875	100.070	100.016	99.715	
4.625	99.047	98.990	98.943	4.625	99.047	98.990	98.943	6.000	100.295	100.204	100.152	
4.750	99.458	99.411	99.403	4.750	99.458	99.411	99.403	6.125	100.579	100.384	100.333	
4.875	99.487	99.424	99.385	4.875	99.487	99.424	99.385	6.250	100.764	100.756	100.497	
5.000	99.696	99.633	99.595	5.000	99.696	99.633	99.595	6.375	100.602	100.515	100.453	
5.125	100.149	100.085	100.047	5.125	100.149	100.085	100.047	6.500	100.779	100.693	100.630	
5.250	100.590	100.526	100.488	5.250	100.590	100.526	100.488	6.625	100.982	100.918	100.853	
5.375	99.676	99.588	99.561	5.375	99.676	99.588	99.561	6.750	100.981	100.908	100.835	
5.500	99.962	99.873	99.847	5.500	99.962	99.873	99.847	6.875	100.730	100.575	100.502	
5.625	100.231	100.142	100.116	5.625	100.231	100.142	100.116	7.000	101.124	100.969	100.896	
5.750	99.135	98.909	98.683	5.750	99.135	98.909	98.683	7.125	101.255	101.100	101.027	
5.875	99.447	99.220	98.994	5.875	99.447	99.220	98.994	7.250	100.632	100.645	100.310	
6.000	99.766	99.539	99.313	6.000	99.766	99.539	99.313	7.375				
6.125	100.034	99.808	99.581	6.125	100.034	99.808	99.581	7.500				
VA 25 Yr Fixed HB IRRRL				VA 20 Yr Fixed HB IRRRL				VA 15 Yr Fixed HB IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.070	100.016	99.715	5.875	100.070	100.016	99.715	4.500	99.978	99.931	99.923	
6.000	100.295	100.204	100.152	6.000	100.295	100.204	100.152	4.625	96.442	96.395	96.387	
6.125	100.579	100.384	100.333	6.125	100.579	100.384	100.333	4.750	96.902	96.855	96.847	
6.250	100.764	100.756	100.497	6.250	100.764	100.756	100.497	4.875	97.118	97.055	97.017	
6.375	100.602	100.515	100.453	6.375	100.602	100.515	100.453	5.000	97.578	97.514	97.476	
6.500	100.779	100.693	100.630	6.500	100.779	100.693	100.630	5.125	98.030	97.966	97.928	
6.625	100.982	100.918	100.853	6.625	100.982	100.918	100.853	5.250	98.471	98.407	98.369	
6.750	100.981	100.908	100.835	6.750	100.981	100.908	100					