



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

Friday, January 20, 2023
Effective Time:
8:55:27 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 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	100.019	99.969	99.881	5.625	100.460	100.444	100.432	5.625	101.230	101.192	101.184	
5.625	100.460	100.444	100.432	5.750	100.866	100.833	100.801	5.750	101.373	101.309	101.282	
5.750	100.866	100.833	100.801	5.875	101.294	101.261	101.229	5.875	101.835	101.771	101.743	
5.875	101.294	101.261	101.229	6.000	101.633	101.599	101.567	6.000	102.224	102.160	102.133	
6.000	101.633	101.599	101.567	6.125	101.884	101.851	101.819	6.125	102.538	102.475	102.447	
6.125	101.884	101.851	101.819	6.250	101.940	101.843	101.803	6.250	102.292	102.211	102.176	
6.250	101.940	101.843	101.803	6.375	102.252	102.202	102.162	6.375	102.724	102.644	102.609	
6.375	102.252	102.202	102.162	6.500	102.559	102.509	102.469	6.500	103.095	103.015	102.979	
6.500	102.559	102.509	102.469	6.625	102.762	102.712	102.672	6.625	103.410	103.330	103.295	
6.625	102.762	102.712	102.672	6.750	102.815	102.690	102.565	6.750	102.619	102.552	102.496	
6.750	102.815	102.690	102.565	6.875	103.065	102.940	102.815	6.875	103.001	102.904	102.844	
6.875	103.065	102.940	102.815	7.000	103.315	103.190	103.065	7.000	103.322	103.225	103.165	
7.000	103.315	103.190	103.065	7.125	103.565	103.440	103.315	7.125	103.311	103.244	103.188	
7.125	103.565	103.440	103.315	7.250	103.565	103.440	103.315	7.250	103.003	102.919	103.086	
7.250	103.565	103.440	103.315	7.375	103.815	103.690	103.815	7.375	103.247	103.163	103.330	
7.375	103.815	103.690	103.565	7.500	103.784	103.700	103.616	7.500	103.534	103.450	103.616	
7.500	103.784	103.700	103.616	7.625	103.857	103.773	103.690	7.625	103.857	103.773	103.690	
7.625	103.857	103.773	103.690	7.750	102.627	102.463	102.340	7.750				

Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 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
3.990	97.651	97.652	97.652	3.990	96.889	96.889	96.766	4.125	97.725	97.725	97.602
4.000	97.491	97.491	97.491	4.000	96.939	96.939	96.816	4.250	98.107	98.107	97.984
4.125	97.822	97.822	97.822	4.125	97.463	97.463	97.340	4.375	98.442	98.442	98.319
4.250	98.618	98.618	98.618	4.250	98.400	98.427	98.175	4.500	98.812	98.812	98.689
4.375	99.046	99.038	99.032	4.375	98.791	98.768	98.766	4.625	98.987	98.987	98.864
4.500	99.373	99.589	99.560	4.500	98.970	98.944	98.936	4.750	99.591	99.578	99.455
4.625	99.858	99.825	99.795	4.625	99.643	99.594	99.593	4.875	100.017	99.871	99.799
4.750	100.333	100.299	100.270	4.750	100.131	100.068	100.043	5.000	100.383	100.268	100.266
4.875	100.618	100.584	100.554	4.875	100.573	100.509	100.484	5.125	100.790	100.682	100.676
5.000	101.052	101.010	100.970	5.000	100.904	100.840	100.815	5.250	101.149	101.047	101.038
5.125	101.218	101.176	101.136	5.125	101.069	101.005	100.971	5.375	101.372	101.280	101.268
5.250	101.661	101.619	101.579	5.250	101.543	101.480	101.445	5.500	101.566	101.480	101.465
5.375	101.964	101.901	101.866	5.375	101.714	101.651	101.616	5.625	101.244	100.973	100.957
5.500	102.256	102.192	102.158	5.500	102.006	101.942	101.908	5.750	101.316	101.092	100.969
5.625	101.762	101.720	101.680	5.625	101.502	101.422	101.371	5.875	101.788	101.310	101.261
5.750	101.964	101.884	101.833	5.750	101.964	101.884	101.833	6.000	101.210	101.210	101.087
5.875	102.368	102.288	102.237	5.875	102.368	102.288	102.237				
6.000	102.638	102.558	102.508	6.000	102.638	102.558	102.508				
6.125	102.216	102.134	102.092	6.125	102.154	102.057	101.990				
6.250	102.594	102.497	102.431	6.250	102.594	102.497	102.431				

Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 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
6.000	101.048	100.952	100.911	5.625	99.738	99.678	99.648	4.125	97.725	97.725	97.602
6.125	101.268	101.229	101.148	5.750	100.177	100.121	100.087	4.250	98.107	98.107	97.984
6.250	101.478	101.365	101.320	5.875	100.527	100.476	100.439	4.375	98.442	98.442	98.319
6.375	101.725	101.618	101.571	6.000	100.774	100.727	100.687	4.500	98.812	98.812	98.689
6.500	101.952	101.851	101.800	6.125	101.068	101.004	100.976	4.625	98.987	98.987	98.864
6.625	102.175	102.080	102.026	6.250	101.065	100.996	100.952	4.750	99.591	99.578	99.455
6.750	102.113	102.000	101.946	6.375	101.416	101.335	101.300	4.875	100.017	99.871	99.799
6.875	102.335	102.228	102.171	6.500	101.797	101.717	101.681	5.000	100.383	100.268	100.266
7.000	102.553	102.443	102.633	6.625	102.082	102.002	101.966	5.125	100.790	100.682	100.676
7.125	102.903	102.796	102.734	6.750	101.720	101.623	101.564	5.250	101.149	101.047	101.038
7.250	102.873	102.755	102.693	6.875	101.441	101.370	101.313	5.375	101.372	101.280	101.268
7.375	103.000	102.887	103.072	7.000	101.671	101.603	101.544	5.500	101.566	101.480	101.465
7.500	103.423	103.305	103.237	7.125	101.918	101.855	101.793	5.625	101.244	100.973	100.957
7.625	102.820	102.714	102.745	7.250	101.379	101.261	101.199	5.750	101.316	101.092	100.969
7.750				7.375	100.524	100.357	100.314	5.875	101.788	101.310	101.261
7.875				7.500	100.729	100.577	100.512	6.000	101.210	101.210	101.087

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				
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,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

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 (Add'l.)			0.000
2nd (Add'l.)			0.000
Temporary Buy Down			-0.750

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			-1.50



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

Friday, January 20, 2023
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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	97.291	97.225	97.890	5.125	98.364	98.273	98.503	5.875	99.831	99.740	99.908	
4.750	97.785	97.694	98.245	5.250	98.702	98.611	98.773	6.000	100.204	100.113	100.414	
4.875	98.152	98.061	98.589	5.375	99.046	98.954	99.117	6.125	100.574	100.733	100.900	
5.000	98.525	98.434	98.633	5.500	99.396	99.304	99.467	6.250	100.886	100.795	101.100	
5.125	98.930	98.867	99.253	5.625	99.995	99.904	99.816	6.375	100.848	100.757	100.669	
5.250	99.420	99.357	99.624	5.750	100.333	100.241	100.153	6.500	101.117	101.054	100.991	
5.375	99.766	99.703	100.006	5.875	100.662	100.571	100.491	6.625	101.335	101.272	101.210	
5.500	100.113	100.050	100.390	6.000	100.995	100.904	100.903	6.750	101.812	101.749	101.686	
5.625	100.317	100.254	100.525	6.125	101.348	101.285	101.290	6.875	102.096	102.033	101.971	
5.750	100.670	100.607	100.898	6.250	101.380	101.289	101.201	7.000	102.569	102.506	102.444	
5.875	101.024	100.961	101.240	6.375	101.342	101.255	101.192	7.125	102.829	102.766	102.704	
6.000	101.128	101.065	101.002	6.500	101.568	101.505	101.442					
6.125	101.293	101.230	101.167	6.625	101.571	101.508	101.445					
6.250	101.507	101.444	101.381	6.750	101.817	101.754	101.691					
6.375	101.465	101.402	101.339	6.875	102.044	101.981	101.918					
6.500	100.790	100.698	100.611	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	97.527	97.464	97.151	4.875	96.600	96.537	96.474	5.750	99.381	99.318	99.255	
4.875	97.863	97.800	97.737	5.000	97.248	97.185	97.122	5.875	99.691	99.580	99.471	
5.000	98.203	98.140	98.077	5.125	97.644	97.581	97.518	6.000	100.181	100.070	99.961	
5.125	98.585	98.522	98.459	5.250	98.042	97.979	97.916	6.125	100.690	100.579	100.470	
5.250	99.075	99.012	98.949	5.375	98.446	98.383	98.320	6.250	101.199	101.088	100.979	
5.375	99.421	99.358	99.295	5.500	99.020	98.957	98.894	6.375	100.304	100.241	100.178	
5.500	99.769	99.706	99.643	5.625	99.428	99.365	99.302	6.500	100.772	100.709	100.646	
5.625	99.973	99.910	99.847	5.750	99.837	99.774	99.711	6.625	101.241	101.178	101.115	
5.750	100.576	100.263	100.200	5.875	100.248	100.185	100.122	6.750	101.717	101.654	101.591	
5.875	100.930	100.867	100.554	6.000	100.835	100.772	100.709	6.875	102.002	101.939	101.876	
6.000	101.033	100.970	100.907	6.125	101.253	101.190	101.127	7.000	102.475	102.412	102.349	
6.125	100.949	100.886	100.823	6.250	100.902	100.839	100.776	7.125	102.735	102.672	102.609	
6.250	101.163	101.100	101.037	6.375	100.973	100.910	100.847					
6.375	101.370	101.307	101.244	6.500	101.224	101.161	101.098					
6.500	96.495	96.403	96.316									
6.625												
6.750												
6.875												
7.000												

Conventional Fixed Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only									Conventional Adjusters	
	≤ 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	Investment Property LTV ≤ 75		-2.125
780-799	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750	Investment Property LTV > 75 and ≤ 80		-3.375
760-779	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750	Investment Property LTV > 80		-4.125
740-759	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.750	Attached Condo > 75 LTV & Term > 15yrs		-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000	2 Units		-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500	3-4 Units LTV ≤ 80		-1.000
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500	3-4 Units LTV > 80 and ≤ 85		-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	3-4 Units > 85		-2.000
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	Waive Escrows		-0.100
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.500	Second Home >85% LTV		-0.250
								Manufactured Home		-1.500
								Texas 50(a)(6) Loan with FICO Score ≤ 680		0.250
								Investment (Addtl.)		0.000
								2nd (Addtl.)		0.000

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)					High Balance Loan Adjusters				
	≤ 60	60.01-70	70.01-75	75.01-80					
≥740	-0.375	-0.625	-0.625	-0.875	Purchase or R/T Refi LTV ≤ 60				-0.500
720-739	-0.375	-1.000	-1.000	-1.125	Purchase or R/T Refi LTV > 60 and ≤ 75				-0.750
700-719	-0.375	-1.000	-1.000	-1.125	Purchase or R/T Refi LTV > 75				-1.000
680-699	-0.375	-1.125	-1.125	-1.750	Cash Out Refi LTV ≤ 60				-1.250
660-679	-0.625	-1.125	-1.125	-1.875	Cash Out Refi LTV > 60 and ≤ 75				-1.500
640-659	-0.625	-1.625	-1.625	-2.625	Cash Out Refi LTV > 75				-1.750
620-639	-0.625	-1.625	-1.625	-3.125					

Loans with Secondary Financing					FICO/Loan Amount Adjustments				
All Loans with Sub Financing						≤85k	>85k-110k	110k-150k	>150k
The below adjs also apply:					<650	-0.921	-0.209	-0.018	0.000
LTV	CLTV	< 720	≥ 720	650-749	-0.892	-0.233	-0.048	0.051	
≤ 65	80.01-95	-0.500	-0.250	≥750	-0.865	-0.267	-0.100	0.080	
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						

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						30 Year Investment - High Balance					
	≤60	60.01-65	65.01-70	70.01-75	75.01-80		≤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	660-679	0.200	0.200	0.000	0.000	0.000
680-699	0.200	0.200	0.200	0.000	0.000	680-699	0.300	0.300	0.300	0.000	0.000
700-719	0.200	0.200	0.200	0.250	0.000	700-719	0.300	0.300	0.300	0.350	0.000
720-739	0.250	0.250	0.200	0.250	0.000	720-739	0.450	0.450	0.400	0.350	0.000
740-759	0.300	0.300	0.200	0.250	0.250	740-759	0.600	0.600	0.500	0.450	0.400
760-779	0.400	0.400	0.200	0.250	0.250	760-779	0.700	0.700	0.500	0.550	0.400
780-799	0.400	0.400	0.300	0.250	0.250	780-799	0.700	0.700	0.600	0.550	0.400
≥=800	0.400	0.400	0.300	0.250	0.250	≥=800	0.700	0.700	0.600	0.550	0.400

*Greater than \$175,000 and 20 Yr Term *Greater 20 Yr Term



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8:55:27 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	101.633	101.599	101.567	6.000	101.633	101.599	101.567	4.250	98.368	98.368	98.368
6.125	101.884	101.851	101.819	6.125	101.884	101.851	101.819	4.375	98.796	98.788	98.782
6.250	101.940	101.843	101.803	6.250	101.893	101.843	101.803	4.500	99.373	99.339	99.310
6.375	102.252	102.202	102.162	6.375	102.252	102.202	102.162	4.625	99.608	99.575	99.545
6.500	102.559	102.509	102.469	6.500	102.559	102.509	102.469	4.750	100.083	100.049	100.020
6.625	102.762	102.712	102.672	6.625	102.762	102.712	102.672	4.875	100.368	100.334	100.304
6.750	102.815	102.690	102.565	6.750	102.619	102.552	102.496	5.000	100.802	100.760	100.720
6.875	103.065	102.940	102.815	6.875	102.918	102.852	102.796	5.125	100.968	100.926	100.886
7.000	103.315	103.190	103.065	7.000	103.144	103.077	103.022	5.250	101.411	101.369	101.329
7.125	103.565	103.440	103.315	7.125	103.315	103.244	103.188	5.375	101.488	101.447	101.406
7.250	103.565	103.440	103.565	7.250	103.253	103.169	102.836	5.500	101.646	101.604	101.564
7.375	103.815	103.690	103.815	7.375	103.497	103.413	103.330	5.625	101.762	101.720	101.680
7.500	103.784	103.700	103.616	7.500	103.784	103.700	103.616	5.750	101.573	101.497	101.403
7.625	103.857	103.773	103.690	7.625	103.857	103.773	103.690	5.875	101.664	101.589	101.494

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	97.700	97.441	97.431								
4.375	98.157	97.903	97.893								
4.500	98.614	98.366	98.356								
4.625	99.003	98.793	98.772								
4.750	99.276	99.130	99.100								
4.875	99.564	99.402	99.392								
5.000	99.906	99.702	99.691								
5.125	100.037	99.932	99.923								
5.250	100.334	100.234	100.222								
5.375	100.624	100.531	100.516								
5.500	100.896	100.808	100.790								
5.625	100.775	100.734	100.693								
5.750	101.172	100.901	100.879								
5.875	101.206	100.943	100.918								

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

Friday, January 20, 2023

Effective Time:

8:55:27 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	101.294	101.011	100.979	5.875	101.044	101.011	100.979	4.125	97.822	97.822	97.822
6.000	101.633	101.599	101.317	6.000	101.383	101.349	101.317	4.250	98.368	98.368	98.368
6.125	101.884	101.851	101.819	6.125	101.634	101.601	101.569	4.375	98.796	98.788	98.782
6.250	101.940	101.843	101.803	6.250	101.643	101.593	101.553	4.500	99.373	99.339	99.310
6.375	102.252	102.202	102.162	6.375	102.002	101.952	101.912	4.625	99.608	99.575	99.545
6.500	102.559	102.509	102.469	6.500	102.309	102.259	102.219	4.750	100.083	100.049	100.020
6.625	102.762	102.712	102.672	6.625	102.512	102.462	102.422	4.875	100.368	100.334	100.304
6.750	102.815	102.690	102.565	6.750	102.369	102.302	102.246	5.000	100.802	100.760	100.720
6.875	103.065	102.940	102.815	6.875	102.668	102.602	102.546	5.125	100.968	100.926	100.886
7.000	103.315	103.190	103.065	7.000	102.894	102.827	102.772	5.250	101.411	101.369	101.329
7.125	103.565	103.440	103.315	7.125	103.061	102.994	102.938	5.375	101.488	101.447	101.406
7.250	103.565	103.440	103.565	7.250	103.003	102.919	102.836	5.500	101.646	101.604	101.564
7.375	103.815	103.690	103.815	7.375	103.247	103.163	103.080	5.625	101.762	101.720	101.680
7.500	103.534	103.450	103.366	7.500	103.534	103.450	103.366	5.750	101.573	101.497	101.403
7.625	103.607	103.523	103.440	7.625	103.607	103.523	103.440	5.875	101.664	101.589	101.494

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	97.213	96.977	96.961								
4.250	97.700	97.441	97.431								
4.375	98.157	97.903	97.893								
4.500	98.614	98.366	98.356								
4.625	99.003	98.793	98.772								
4.750	99.276	99.130	99.100								
4.875	99.564	99.402	99.392								
5.000	99.906	99.702	99.691								
5.125	100.037	99.932	99.923								
5.250	100.334	100.234	100.222								
5.375	100.624	100.531	100.516								
5.500	100.896	100.808	100.790								
5.625	100.775	100.734	100.693								
5.750	101.172	100.901	100.879								

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
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Home Possible Cumulative LLPA Cap

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



Friday, January 20, 2023
 Effective Time:
 8:55:27 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	98.239	98.230	98.162	2.125				2.125				
5.250	98.648	98.628	98.594	2.250				2.250				
5.375	99.091	99.062	99.025	2.375				2.375				
5.500	99.544	99.511	99.472	2.500				2.500				
5.625	100.025	99.992	99.953	2.625				2.625				
5.750	100.094	100.053	100.017	2.750				2.750				
5.875	100.499	100.450	100.410	2.875				2.875				
6.000	100.909	100.853	100.811	3.000				3.000				
6.125	101.365	101.309	101.268	3.125				3.125				
6.250	101.116	101.054	101.031	3.250				3.250				
6.375	101.453	101.382	101.357	3.375				3.375				
6.500	101.794	101.719	101.692	3.500				3.500				
6.625	102.115	102.044	102.016	3.625				3.625				
6.750	101.720	101.888	101.614	3.750				3.750				
6.875	102.267	102.180	102.152	3.875				3.875				
7.000	102.549	102.459	102.429	4.000				4.000				
7.125	102.826	102.738	102.708	4.125				4.125				
7.250	102.589	102.487	102.273	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

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

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

Friday, January 20, 2023
Effective Time:
8:55:27 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	100.940	100.907	100.873	5.625	101.255	101.221	101.188	5.625	101.255	101.221	101.188	
5.625	101.255	101.221	101.188	5.750	101.826	101.558	101.290	5.750	101.826	101.558	101.290	
5.750	101.826	101.558	101.290	5.875	101.395	101.127	101.109	5.875	101.395	101.127	101.109	
5.875	101.395	101.127	101.109	6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	
6.000	101.759	101.491	101.473	6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	
6.125	102.097	102.079	101.811	6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	
6.250	102.313	102.295	102.027	6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	
6.375	101.719	101.644	101.569	6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	
6.500	102.139	102.064	101.988	6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	
6.625	102.380	102.304	102.229	6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	
6.750	102.620	102.512	102.403	6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	
6.875	102.229	102.120	102.011	7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	
7.000	102.801	102.692	102.583	7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	
7.125	103.045	102.936	102.827	7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	
7.250	102.929	102.799	102.698	7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	
7.375	101.628	101.482	101.364	7.500				7.500	101.993	101.846	101.729	
7.500	101.993	101.846	101.729	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	100.194	100.140	100.081	
4.625	99.145	99.111	99.078	4.625	99.145	99.111	99.078	6.000	100.654	100.409	100.349	
4.750	99.454	99.390	99.365	4.750	99.454	99.390	99.365	6.125	100.952	100.684	100.566	
4.875	99.438	99.375	99.340	4.875	99.438	99.375	99.340	6.250	101.118	100.850	100.832	
5.000	99.897	99.834	99.799	5.000	99.897	99.834	99.799	6.375	100.730	100.643	100.572	
5.125	100.100	100.036	100.002	5.125	100.100	100.036	100.002	6.500	100.939	100.853	100.782	
5.250	100.540	100.477	100.442	5.250	100.540	100.477	100.442	6.625	101.115	101.028	100.957	
5.375	99.938	99.881	99.596	5.375	99.938	99.881	99.596	6.750	100.913	100.774	100.692	
5.500	100.254	100.196	99.911	5.500	100.254	100.196	99.911	6.875	100.849	100.710	100.628	
5.625	100.295	100.238	100.203	5.625	100.295	100.238	100.203	7.000	101.190	101.051	100.969	
5.750	99.590	99.330	99.071	5.750	99.590	99.330	99.071	7.125	101.402	101.263	101.181	
5.875	99.892	99.633	99.373	5.875	99.892	99.633	99.373	7.250	100.840	100.666	100.573	
6.000	100.201	99.941	99.682	6.000	100.201	99.941	99.682	7.375				
6.125	100.469	100.209	99.950	6.125	100.469	100.209	99.950	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	100.194	100.140	100.081	5.875	100.194	100.140	100.081	4.500	95.973	95.910	95.885	
6.000	100.654	100.409	100.349	6.000	100.654	100.409	100.349	4.625	96.437	96.374	96.349	
6.125	100.952	100.684	100.566	6.125	100.952	100.684	100.566	4.750	96.897	96.834	96.809	
6.250	101.118	100.850	100.832	6.250	101.118	100.850	100.832	4.875	97.069	97.006	96.971	
6.375	100.730	100.643	100.572	6.375	100.730	100.643	100.572	5.000	97.528	97.465	97.430	
6.500	100.939	100.853	100.782	6.500	100.939	100.853	100.782	5.125	97.981	97.917	97.883	
6.625	101.115	101.028	100.957	6.625	101.115	101.028	100.957	5.250	98.422	98.358	98.324	
6.750	100.913	100.774	100.692	6.750	100.913	100.774	100.692	5.375	97.097	96.963	96.829	
6.875	100.849	100.710	100.628	6.875	100.849	100.710	100.628	5.500	97.426	97.292	97.158	
7.000	101.190	101.051	100.969	7.000	101.190	101.051	100.969	5.625	97.464	97.330	97.196	
7.125	101.402	101.263	101.181	7.125	101.402	101.263	101.181	5.750	97.965	97.705	97.446	
7.250	100.840	100.666	100.573	7.250	100.840	100.666	100.573	5.875	98.267	98.008	97.748	
7.375				7.375				6.000	98.576	98.316	98.057	
7.500				7.500				6.125	98.844	98.584	98.325	
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	101.395	101.127	101.109	5.875	101.395	101.127	101.109	5.875	101.395	101.127	101.109	
6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	
6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	
6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	
6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	
6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	
6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	
6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	
6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	
7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	
7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	
7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	
7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	
7.500	101.993	101.846	101.729	7.500	101.993	101.846	101.729	7.500	101.993	101.846	101.729	
7.625	102.338	102.192	102.074	7.625	102.338	102.192	102.074	7.625	102.338	102.192	102.074	
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	98.790	98.757	98.723	4.500	98.790	98.757	98.723	5.875	100.194	100.140	100.081	
4.625	99.145	99.111	99.078	4.625	99.145	99.111	99.078	6.000	100.654	100.409	100.349	
4.750	99.454	99.390	99.365	4.750	99.454	99.390	99.365	6.125	100.952	100.684	100.566	
4.875	99.438	99.375	99.340	4.875	99.438	99.375	99.340	6.250	101.118	100.850	100.832	
5.000	99.897	99.834	99.799	5.000	99.897	99.834	99.799	6.375	100.730	100.643	100.572	
5.125	100.100	100.036	100.002	5.125	100.100	100.036	100.002	6.500	100.939	100.853	100.782	
5.250	100.540	100.477	100.442	5.250	100.540	100.477	100.442	6.625	101.115	101.028	100.957	
5.375	99.938	99.881	99.596	5.375	99.938	99.881	99.596	6.750	100.913	100.774	100.692	
5.500	100.254	100.196	99.911	5.500	100.254	100.196	99.911	6.875	100.849	100.710	100.628	
5.625	100.295	100.238	100.203	5.625	100.295	100.238	100.203	7.000	101.190	101.051	100.969	
5.750	99.590	99.330	99.071	5.750	99.590	99.330	99.071	7.125	101.402	101.263	101.181	
5.875	99.892	99.633	99.373	5.875	99.892	99.633	99.373	7.250	100.840	100.666	100.573	
6.000	100.201	99.941	99.682	6.000	100.201	99.941	99.682	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	100.194	100.140	100.081	5.875	100.194	100.140	100.081	4.500	95.973	95.910	95.885	
6.000	100.654	100.409	100.349	6.000	100.654	100.409	100.349	4.625	96.437	96.374	96.349	
6.125	100.952	100.684	100.566	6.125	100.952	100.684	100.566	4.750	96.897	96.834	96.809	
6.250	101.118	100.850	100.832	6.250	101.118	100.850	100.832	4.875	97.069	97.006	96.971	
6.375	100.730	100.643	100.572	6.375	100.730	100.643	100.572	5.000	97.528	97.465	97.430	
6.500	100.939	100.853	100.782	6.500	100.939	100.853	100.782	5.125	97.981	97.917	97.883	
6.625	101.115	101.028	100.957	6.625	101.115	101.028	100.957	5.250	98.422	98.358	98.324	
6.750	100.913	100.774	100.692	6.750	100.913	100.774	100.692	5.375	97.097	96.963	96.829</	



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

Friday, January 20, 2023
Effective Time:
8:55:27 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	100.940	100.907	100.873	5.625	101.255	101.221	101.188	5.625	101.255	101.221	101.188	
5.625	101.255	101.221	101.188	5.750	101.826	101.558	101.290	5.750	101.826	101.558	101.290	
5.750	101.826	101.558	101.290	5.875	101.395	101.127	101.109	5.875	101.395	101.127	101.109	
5.875	101.395	101.127	101.109	6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	
6.000	101.759	101.491	101.473	6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	
6.125	102.097	102.079	101.811	6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	
6.250	102.313	102.295	102.027	6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	
6.375	101.719	101.644	101.569	6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	
6.500	102.139	102.064	101.988	6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	
6.625	102.380	102.304	102.229	6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	
6.750	102.620	102.512	102.403	6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	
6.875	102.229	102.120	102.011	7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	
7.000	102.801	102.692	102.583	7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	
7.125	103.045	102.936	102.827	7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	
7.250	102.929	102.799	102.698	7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	
7.375	101.628	101.482	101.364	7.500	101.993	101.846	101.729	7.500	101.993	101.846	101.729	
7.500	101.993	101.846	101.729	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	100.180	100.021	99.961	
4.625	99.145	99.111	99.078	4.625	99.145	99.111	99.078	6.000	100.654	100.386	100.152	
4.750	99.454	99.390	99.365	4.750	99.454	99.390	99.365	6.125	100.702	100.684	100.416	
4.875	99.438	99.375	99.340	4.875	99.438	99.375	99.340	6.250	101.118	100.850	100.832	
5.000	99.897	99.834	99.799	5.000	99.897	99.834	99.799	6.375	100.655	100.569	100.498	
5.125	100.100	100.036	100.002	5.125	100.100	100.036	100.002	6.500	100.837	100.751	100.680	
5.250	100.540	100.477	100.442	5.250	100.540	100.477	100.442	6.625	100.997	100.911	100.840	
5.375	99.888	99.830	99.545	5.375	99.888	99.830	99.545	6.750	100.911	100.772	100.690	
5.500	100.175	100.118	100.083	5.500	100.175	100.118	100.083	6.875	100.825	100.686	100.604	
5.625	100.195	100.138	100.103	5.625	100.195	100.138	100.103	7.000	101.223	101.084	101.002	
5.750	99.590	99.330	99.071	5.750	99.590	99.330	99.071	7.125	101.356	101.217	101.135	
5.875	99.892	99.633	99.373	5.875	99.892	99.633	99.373	7.250	100.278	100.144	100.010	
6.000	100.201	99.941	99.682	6.000	100.201	99.941	99.682	7.375				
6.125	100.469	100.209	99.950	6.125	100.469	100.209	99.950	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	100.180	100.021	99.961	5.875	100.180	100.021	99.961	4.500	95.973	95.910	95.885	
6.000	100.654	100.386	100.152	6.000	100.654	100.386	100.152	4.625	96.437	96.374	96.349	
6.125	100.702	100.684	100.416	6.125	100.702	100.684	100.416	4.750	96.897	96.834	96.809	
6.250	101.118	100.850	100.832	6.250	101.118	100.850	100.832	4.875	97.069	97.006	96.971	
6.375	100.655	100.569	100.498	6.375	100.655	100.569	100.498	5.000	97.528	97.465	97.430	
6.500	100.837	100.751	100.680	6.500	100.837	100.751	100.680	5.125	97.981	97.917	97.883	
6.625	100.997	100.911	100.840	6.625	100.997	100.911	100.840	5.250	98.422	98.358	98.324	
6.750	100.911	100.772	100.690	6.750	100.911	100.772	100.690	5.375	97.097	96.963	96.829	
6.875	100.825	100.686	100.604	6.875	100.825	100.686	100.604	5.500	97.426	97.292	97.158	
7.000	101.223	101.084	101.002	7.000	101.223	101.084	101.002	5.625	97.464	97.330	97.196	
7.125	101.356	101.217	101.135	7.125	101.356	101.217	101.135	5.750	97.965	97.705	97.446	
7.250	100.278	100.144	100.010	7.250	100.278	100.144	100.010	5.875	98.267	98.008	97.748	
7.375				7.375				6.000	98.576	98.316	98.057	
7.500				7.500				6.125	98.844	98.584	98.325	
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	101.395	101.127	101.109	5.875	101.395	101.127	101.109	5.875	101.395	101.127	101.109	
6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	6.000	101.759	101.491	101.473	
6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	6.125	102.097	102.079	101.811	
6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	6.250	102.313	102.295	102.027	
6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	6.375	101.719	101.644	101.569	
6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	6.500	102.139	102.064	101.988	
6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	6.625	102.380	102.304	102.229	
6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	6.750	102.620	102.512	102.403	
6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	6.875	102.229	102.120	102.011	
7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	7.000	102.801	102.692	102.583	
7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	7.125	103.045	102.936	102.827	
7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	7.250	102.929	102.799	102.698	
7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	7.375	101.628	101.482	101.364	
7.500	101.993	101.846	101.729	7.500	101.993	101.846	101.729	7.500	101.993	101.846	101.729	
7.625	102.338	102.192	102.074	7.625	102.338	102.192	102.074	7.625	102.338	102.192	102.074	
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	98.790	98.757	98.723	4.500	98.790	98.757	98.723	5.875	100.180	100.021	99.961	
4.625	99.145	99.111	99.078	4.625	99.145	99.111	99.078	6.000	100.654	100.386	100.152	
4.750	99.454	99.390	99.365	4.750	99.454	99.390	99.365	6.125	100.702	100.684	100.416	
4.875	99.438	99.375	99.340	4.875	99.438	99.375	99.340	6.250	101.118	100.850	100.832	
5.000	99.897	99.834	99.799	5.000	99.897	99.834	99.799	6.375	100.655	100.569	100.498	
5.125	100.100	100.036	100.002	5.125	100.100	100.036	100.002	6.500	100.837	100.751	100.680	
5.250	100.540	100.477	100.442	5.250	100.540	100.477	100.442	6.625	100.997	100.911	100.840	
5.375	99.888	99.830	99.545	5.375	99.888	99.830	99.545	6.750	100.911	100.772	100.690	
5.500	100.175	100.118	100.083	5.500	100.175	100.118	100.083	6.875	100.825	100.686	100.604	
5.625	100.195	100.138	100.103	5.625	100.195	100.138	100.103	7.000	101.223	101.084	101.002	
5.750	99.590	99.330	99.071	5.750	99.590	99.330	99.071	7.125	101.356	101.217	101.135	
5.875	99.892	99.633	99.373	5.875	99.892	99.633	99.373	7.250	100.278	100.144	100.010	
6.000	100.201	99.941	99.682	6.000	100.201	99.941	99.682	7.375				
6.125	100.469	100.209	99.950	6.125	100.469	100.209	99.950	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	100.180	100.021	99.961	5.875	100.180	100.021	99.961	4.500	95.973	95.910	95.885	
6.000	100.654	100.386	100.152	6.000	100.654	100.386	100.152	4.625	96.437	96.374	96.349	
6.125	100.702	100.684	100.416	6.125	100.702	100.684	100.416	4.750	96.897	96.834	96.809	
6.250	101.118	100.850	100.832	6.250	101.118	100.850	100.832	4.875	97.069	97.006	96.971	
6.375	100.655	100.569	100.498	6.375	100.655	100.569	100.498	5.000	97.528	97.465	97.430	
6.500	100.837	100.751	100.680	6.500	100.837	100.751	100.680	5.125	97.981	97.917	97.883	
6.625	100.997	100.911	100.840	6.625	100.997	100.911	100.840	5.250	98.422	98.358	98.324	
6												