FlexPoint

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

Monday, January 23, 2023
Effective Time:
9:06:56 AM

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.687	95.637	95.537
4.875	96.301	96.251	96.151
5.000	97.461	97.387	97.342
5.125	97.985	98.165	97.868
5.250	98.686	98.605	98.584
5.375	99.226	99.137	99.120
5.500	99.707	99.632	99.614
5.625	100.184	100.167	100.157
5.750	100.629	100.596	100.576
5.875	101.061	101.028	101.008
6.000	101.403	101.369	101.349
6.125	101.657	101.624	101.603
6.250	101.732	101.682	101.647
6.375	102.094	102.043	102.008
6.500	102.401	102.351	102.316
6.625	102.610	102.560	102.524
6.750	102.565	102.440	102.330
6.875	102.815	102.690	102.628
7.000	103.065	102.940	102.864
7.125	103.315	103.190	103.065
7.250	103.565	103.440	103.315
7.375	103.815	103.690	103.565
7.500	103.655	103.571	103.488

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.687	95.637	95.537
4.875	96.301	96.251	96.151
5.000	97.461	97.387	97.342
5.125	97.985	98.165	97.868
5.250	98.686	98.605	98.584
5.375	99.226	99.137	99.120
5.500	99.707	99.632	99.614
5.625	100.184	100.167	100.157
5.750	100.629	100.596	100.576
5.875	101.061	101.028	101.008
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7.000	103.065	102.940	102.864
7.125	103.315	103.190	103.065
7.250	103.565	103.440	103.315
7.375	103.815	103.690	103.565
7.500	103.655	103.571	103.488

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	98.028	98.034	97.991
5.125	98.937	98.898	98.896
5.250	99.516	99.477	99.475
5.375	100.020	99.982	99.980
5.500	100.446	100.408	100.406
5.625	100.807	100.769	100.766
5.750	101.054	100.990	100.976
5.875	101.515	101.452	101.437
6.000	101.905	101.841	101.827
6.125	102.219	102.156	102.141
6.250	102.016	101.936	101.900
6.375	102.449	102.368	102.333
6.500	102.819	102.739	102.703
6.625	103.135	103.055	103.019
6.750	102.448	102.381	102.330
6.875	102.747	102.680	102.628
7.000	103.043	102.946	102.884
7.125	103.135	103.068	103.017
7.250	102.877	103.043	102.960
7.375	103.369	103.285	103.202
7.500	103.655	103.571	103.488
7.625	103.727	103.643	103.560
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	97.339	97.340	97.340
4.000	97.177	97.177	97.177
4.125	97.512	97.512	97.512
4.250	98.312	98.312	98.312
4.375	98.728	98.727	98.726
4.500	99.302	99.268	99.241
4.625	99.541	99.507	99.480
4.750	100.018	99.984	99.957
4.875	100.347	100.284	100.264
5.000	100.730	100.688	100.649
5.125	100.898	100.856	100.817
5.250	101.344	101.302	101.263
5.375	101.695	101.640	101.628
5.500	101.987	101.932	101.920
5.625	101.697	101.655	101.616
5.750	101.692	101.620	101.592
5.875	102.096	102.024	101.997
6.000	102.366	102.294	102.267
6.125	102.132	102.061	101.911
6.250	102.476	102.405	102.255

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	95.954	95.937	95.922
4.125	96.429	96.412	96.397
4.250	98.174	98.210	97.942
4.375	98.562	98.554	98.534
4.500	98.738	98.720	98.708
4.625	99.418	99.376	99.369
4.750	99.906	99.842	99.823
4.875	100.347	100.284	100.264
5.000	100.678	100.615	100.595
5.125	100.800	100.744	100.733
5.250	101.274	101.219	101.207
5.375	101.695	101.640	101.628
5.500	101.737	101.932	101.670
5.625	101.230	101.158	101.131
5.750	101.692	101.620	101.592
5.875	102.096	102.024	101.997
6.000	102.366	102.294	102.267
6.125	101.953	101.886	101.747
6.250	102.318	102.230	102.187

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
6.000	100.853	100.788	100.747
6.125	101.082	101.023	100.980
6.250	101.377	101.289	101.244
6.375	101.637	101.555	101.507
6.500	101.874	101.798	101.746
6.625	102.099	102.027	101.972
6.750	102.015	101.916	101.862
6.875	102.245	102.151	102.094
7.000	102.466	102.371	102.311
7.125	102.811	102.718	102.656
7.250	102.826	102.711	102.649
7.375	102.963	102.853	102.788
7.500	103.145	103.280	103.212
7.625	102.760	102.665	102.626
7.750			
7.875			

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	99.225	99.203	99.173
5.750	99.915	99.896	99.863
5.875	100.265	100.246	100.213
6.000	100.518	100.499	100.467
6.125	100.750	100.731	100.699
6.250	100.924	100.887	100.842
6.375	101.232	101.198	101.150
6.500	101.522	101.449	101.406
6.625	101.806	101.726	101.691
6.750	101.441	101.344	101.282
6.875	101.881	101.784	101.721
7.000	101.542	101.491	101.432
7.125	101.792	101.745	101.683
7.250	101.299	101.184	101.123
7.375	100.465	100.311	100.193
7.500	100.670	100.522	100.387

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	96.798	96.751	96.759
4.250	97.268	97.222	97.229
4.375	97.694	97.647	97.655
4.500	98.048	98.001	98.009
4.625	97.826	97.732	97.712
4.750	99.195	99.063	99.055
4.875	99.629	99.507	99.499
5.000	100.069	99.953	99.945
5.125	100.397	100.288	100.282
5.250	100.764	100.661	100.652
5.375	100.994	100.901	100.889
5.500	101.192	101.106	101.091
5.625	100.909	100.575	100.559
5.750	101.089	100.896	100.878
5.875	101.477	101.039	101.017
6.000	99.510	99.470	99.450

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	0.000
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
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	-1.500
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
250 Baker St., Suite 200
Costa Mesa, CA, 92626

Monday, January 23, 2023
Effective Time:
9:06:56 AM

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	97.121	97.058	96.995
4.750	97.468	97.391	97.328
4.875	97.835	97.746	97.663
5.000	98.202	98.114	98.026
5.125	98.760	98.697	98.634
5.250	99.249	99.186	99.123
5.375	99.594	99.531	99.468
5.500	99.941	99.878	99.565
5.625	100.145	100.082	100.019
5.750	100.498	100.435	100.122
5.875	100.601	100.538	100.475
6.000	100.954	100.891	100.828
6.125	101.120	101.057	100.994
6.250	101.085	101.022	100.959
6.375	101.292	101.229	101.166
6.500	101.334	101.271	101.208
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	98.001	97.912	97.824
5.250	98.338	98.249	98.162
5.375	98.682	98.593	98.505
5.500	99.276	99.187	99.099
5.625	99.617	99.529	99.441
5.750	99.959	99.871	99.783
5.875	100.297	100.208	100.120
6.000	100.704	100.641	100.578
6.125	101.121	101.058	100.995
6.250	101.021	100.958	100.895
6.375	101.093	101.030	100.967
6.500	101.343	101.280	101.217
6.625	101.346	101.283	101.220
6.750	101.591	101.528	101.465
6.875	101.819	101.756	101.693
7.000	102.048	101.985	101.922

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.420	99.331	99.244
6.000	100.043	99.955	99.867
6.125	100.413	100.325	100.237
6.250	100.475	100.387	100.299
6.375	100.438	100.349	100.261
6.500	100.852	100.789	100.726
6.625	101.069	101.006	100.943
6.750	101.544	101.481	101.419
6.875	101.828	101.765	101.703
7.000	102.300	102.237	102.175
7.125	102.560	102.497	102.434

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	97.109	97.046	96.983
4.875	97.444	97.381	97.318
5.000	97.784	97.721	97.658
5.125	98.415	98.352	98.289
5.250	98.904	98.841	98.778
5.375	99.249	99.186	99.123
5.500	99.597	99.534	99.471
5.625	99.801	99.738	99.675
5.750	100.153	100.090	100.027
5.875	100.507	100.444	100.381
6.000	100.860	100.797	100.734
6.125	100.776	100.713	100.650
6.250	100.990	100.927	100.864
6.375	101.197	101.134	101.071
6.500	101.239	101.176	101.113
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.383	96.320	96.257
5.000	96.780	96.717	96.654
5.125	97.175	97.112	97.049
5.250	97.573	97.510	97.447
5.375	97.975	97.912	97.849
5.500	98.549	98.486	98.423
5.625	98.955	98.892	98.829
5.750	99.363	99.300	99.237
5.875	99.773	99.710	99.647
6.000	100.359	100.296	100.233
6.125	100.776	100.713	100.650
6.250	100.676	100.613	100.550
6.375	100.748	100.685	100.622
6.500	100.999	100.936	100.873

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.867	98.804	98.741
5.875	98.759	98.696	98.633
6.000	99.218	99.155	99.092
6.125	99.680	99.617	99.554
6.250	99.764	99.701	99.638
6.375	100.040	99.977	99.914
6.500	100.507	100.444	100.381
6.625	100.974	100.911	100.848
6.750	101.449	101.386	101.323
6.875	101.734	101.671	101.608
7.000	102.206	102.143	102.080
7.125	102.465	102.402	102.339

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

Monday, January 23, 2023
Effective Time:
9:06:56 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.403	101.369	101.349
6.125	101.657	101.624	101.603
6.250	101.732	101.682	101.647
6.375	102.094	102.043	102.008
6.500	102.401	102.351	102.316
6.625	102.610	102.560	102.524
6.750	102.565	102.440	102.330
6.875	102.815	102.690	102.628
7.000	103.065	102.940	102.864
7.125	103.315	103.190	103.065
7.250	103.565	103.440	103.315
7.375	103.815	103.690	103.565
7.500	103.655	103.571	103.488
7.625	103.727	103.643	103.560

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.403	101.369	101.349
6.125	101.657	101.624	101.603
6.250	101.482	101.432	101.397
6.375	102.094	102.043	102.008
6.500	102.401	102.351	102.316
6.625	102.610	102.560	102.524
6.750	102.198	102.131	102.080
6.875	102.747	102.680	102.628
7.000	102.982	102.915	102.864
7.125	103.135	103.068	103.017
7.250	102.877	102.793	102.710
7.375	103.369	103.035	102.952
7.500	103.655	103.571	103.488
7.625	103.727	103.643	103.560

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	98.062	98.062	98.062
4.375	98.478	98.477	98.476
4.500	99.052	99.018	98.991
4.625	99.291	99.257	99.230
4.750	99.768	99.734	99.707
4.875	100.055	100.021	99.994
5.000	100.480	100.438	100.399
5.125	100.648	100.606	100.567
5.250	101.094	101.052	101.013
5.375	101.171	101.129	101.090
5.500	101.329	101.287	101.248
5.625	101.447	101.405	101.366
5.750	101.513	101.187	101.082
5.875	101.605	101.280	101.424

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	97.524	97.353	97.343
4.375	97.734	97.819	97.809
4.500	98.123	98.288	98.028
4.625	98.838	98.706	98.696
4.750	99.112	99.035	99.025
4.875	99.400	99.328	99.318
5.000	99.493	99.378	99.367
5.125	99.882	99.775	99.766
5.250	100.180	100.077	100.065
5.375	100.470	100.375	100.360
5.500	100.742	100.652	100.635
5.625	100.530	100.418	100.379
5.750	100.831	100.746	100.724
5.875	101.111	100.786	100.761

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

Monday, January 23, 2023
Effective Time:
9:06:56 AM

Home Ready

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	101.061	100.778	100.758
6.000	101.403	101.369	101.099
6.125	101.657	101.624	101.603
6.250	101.732	101.682	101.647
6.375	102.094	102.043	102.008
6.500	102.401	102.351	102.066
6.625	102.610	102.560	102.524
6.750	102.565	102.440	102.330
6.875	102.815	102.690	102.628
7.000	103.065	102.940	102.864
7.125	103.315	103.190	103.065
7.250	103.565	103.440	103.315
7.375	103.815	103.690	103.565
7.500	103.405	103.321	103.238
7.625	103.477	103.393	103.310

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.811	100.778	100.758
6.000	101.153	101.119	101.099
6.125	101.407	101.374	101.353
6.250	101.482	101.432	101.397
6.375	101.844	101.793	101.758
6.500	102.151	102.101	102.066
6.625	102.360	102.310	102.274
6.750	102.198	102.131	102.080
6.875	102.497	102.430	102.378
7.000	102.732	102.665	102.614
7.125	102.885	102.818	102.767
7.250	102.877	102.793	102.710
7.375	103.119	103.035	102.952
7.500	103.405	103.321	103.238
7.625	103.477	103.393	103.310

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	97.512	97.512	97.512
4.250	98.062	98.062	98.062
4.375	98.478	98.477	98.476
4.500	99.052	99.018	98.991
4.625	99.291	99.257	99.230
4.750	99.768	99.734	99.707
4.875	100.055	100.021	99.994
5.000	100.480	100.438	100.399
5.125	100.648	100.606	100.567
5.250	101.094	101.052	101.013
5.375	101.171	101.129	101.090
5.500	101.329	101.287	101.248
5.625	101.447	101.405	101.366
5.750	101.513	101.187	101.082
5.875	101.605	101.280	101.424

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	97.083	96.662	96.647
4.250	97.524	97.353	97.343
4.375	97.734	97.819	97.809
4.500	98.123	98.288	98.028
4.625	98.838	98.706	98.696
4.750	99.112	99.035	99.025
4.875	99.400	99.328	99.318
5.000	99.493	99.378	99.367
5.125	99.882	99.775	99.766
5.250	100.180	100.077	100.065
5.375	100.470	100.375	100.360
5.500	100.742	100.652	100.635
5.625	100.530	100.418	100.379
5.750	100.831	100.746	100.724

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

Monday, January 23, 2023
Effective Time:
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RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	97.836	97.850	97.791
5.250	98.329	98.325	98.300
5.375	98.777	98.769	98.741
5.500	99.236	99.225	99.195
5.625	99.717	99.704	99.673
5.750	99.859	99.832	99.805
5.875	100.260	100.228	100.197
6.000	100.673	100.636	100.603
6.125	101.143	101.106	101.073
6.250	100.918	100.870	100.857
6.375	101.263	101.208	101.191
6.500	101.623	101.565	101.547
6.625	101.980	101.922	101.904
6.750	101.875	101.806	101.541
6.875	102.164	102.089	102.070
7.000	102.442	102.366	102.345
7.125	102.719	102.645	102.624
7.250	102.532	102.443	102.410

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

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

Monday, January 23, 2023
Effective Time:
9:06:56 AM

Government

FHA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	97.409	97.450	97.436
4.750	97.832	97.872	97.859
4.875	98.169	98.146	98.121
5.000	98.738	98.715	98.690
5.125	99.234	99.210	99.186
5.250	99.994	99.971	99.946
5.375	100.087	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.086
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	97.409	97.450	97.436
4.750	97.832	97.872	97.859
4.875	98.169	98.146	98.121
5.000	98.738	98.715	98.690
5.125	99.234	99.210	99.186
5.250	99.994	99.971	99.946
5.375	100.087	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.086
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	97.409	97.450	97.436
4.750	97.832	97.872	97.859
4.875	98.169	98.146	98.121
5.000	98.738	98.715	98.690
5.125	99.234	99.210	99.186
5.250	99.994	99.971	99.946
5.375	100.087	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.086
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.904	89.931	89.965
2.875	90.400	90.428	90.462
3.000	90.897	90.924	90.958
3.125	91.393	91.420	91.454
3.250	93.153	93.054	93.077
3.375	93.648	93.549	93.571
3.500	94.690	94.618	94.622
3.625	95.167	95.095	95.099
3.750	95.439	95.643	95.651
3.875	96.180	96.163	96.147
4.000	96.640	96.593	96.601
4.125	97.111	97.064	97.072
4.250	97.902	97.894	97.885
4.375	98.134	98.125	98.117
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.628	99.573	99.561
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.550	99.678	99.656
5.500	99.869	99.997	99.975
5.625	100.164	100.042	100.020
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.904	89.931	89.965
2.875	90.400	90.428	90.462
3.000	90.897	90.924	90.958
3.125	91.393	91.420	91.454
3.250	93.153	93.054	93.077
3.375	93.648	93.549	93.571
3.500	94.690	94.618	94.622
3.625	95.167	95.095	95.099
3.750	95.439	95.643	95.651
3.875	96.180	96.163	96.147
4.000	96.640	96.593	96.601
4.125	97.111	97.064	97.072
4.250	97.902	97.894	97.885
4.375	98.134	98.125	98.117
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.628	99.573	99.561
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.550	99.678	99.656
5.500	99.869	99.997	99.975
5.625	100.164	100.042	100.020
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.671	96.621	96.597
4.875	97.331	97.281	97.256
5.000	97.876	97.826	97.802
5.125	98.318	98.268	98.243
5.250	98.514	98.491	98.455
5.375	99.039	99.015	98.980
5.500	99.504	99.480	99.445
5.625	99.865	99.842	99.806
5.750	100.097	99.829	99.811
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.748	95.684	95.665
4.625	96.212	96.149	96.129
4.750	96.672	96.608	96.589
4.875	96.800	96.745	96.733
5.000	97.259	97.204	97.193
5.125	97.712	97.657	97.645
5.250	98.153	98.098	98.086
5.375	96.841	96.807	96.774
5.500	97.175	97.142	97.108
5.625	97.217	97.183	97.150
5.750	97.766	97.431	97.096
5.875	98.077	97.743	97.408
6.000	98.396	98.062	97.727
6.125	98.664	98.330	97.995

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.628	99.573	99.561
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.550	99.678	99.656
5.500	99.869	99.997	99.975
5.625	100.164	100.042	100.020
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.628	99.573	99.561
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.550	99.678	99.656
5.500	99.869	99.997	99.975
5.625	100.164	100.042	100.020
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.065	99.994	99.697
6.000	100.449	100.292	100.245
6.125	100.703	100.520	100.473
6.250	100.838	100.571	100.553
6.375	100.640	100.537	100.479
6.500	100.865	100.761	100.703
6.625	101.052	100.949	100.891
6.750	100.909	100.783	100.700
6.875	100.855	100.698	100.630
7.000	101.205	101.048	100.979
7.125	101.422	101.266	101.197
7.250	101.008	100.874	100.740
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	95.748	95.684	95.665
4.625	96.212	96.149	96.129
4.750	96.672	96.608	96.589
4.875	96.800	96.745	96.733
5.000	97.259	97.204	97.193
5.125	97.712	97.657	97.645
5.250	98.153	98.098	98.086
5.375	96.841	96.807	96.774
5.500	97.175	97.142	97.108
5.625	97.217	97.183	97.150
5.750	97.766	97.431	97.096
5.875	98.077	97.743	97.408
6.000	98.396	98.062	97.727
6.125	98.664	98.330	97.995

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
Temporary Buy Down	-0.750

FlexPoint

Monday, January 23, 2023
Effective Time:
9:06:56 AM

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

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	97.135	97.176	97.163
4.625	97.749	97.790	97.777
4.750	98.343	98.384	98.371
4.875	98.418	98.394	98.370
5.000	99.017	98.994	98.970
5.125	99.536	99.513	99.488
5.250	100.261	100.237	100.213
5.375	100.337	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.190
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	97.135	97.176	97.163
4.625	97.749	97.790	97.777
4.750	98.343	98.384	98.371
4.875	98.418	98.394	98.370
5.000	99.017	98.994	98.970
5.125	99.536	99.513	99.488
5.250	100.261	100.237	100.213
5.375	100.337	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.190
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	98.343	98.384	98.371
4.875	98.418	98.394	98.370
5.000	99.017	98.994	98.970
5.125	99.536	99.513	99.488
5.250	100.261	100.237	100.213
5.375	100.337	100.304	100.270
5.500	100.698	100.665	100.631
5.625	101.040	101.007	100.973
5.750	101.592	101.324	101.190
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.457	90.484	90.518
3.000	90.960	90.988	91.021
3.125	91.459	91.486	91.520
3.250	93.193	93.094	93.116
3.375	93.688	93.589	93.611
3.500	94.690	94.618	94.622
3.625	95.167	95.095	95.099
3.750	95.689	95.643	95.651
3.875	96.180	96.163	96.147
4.000	96.640	96.593	96.601
4.125	97.111	97.064	97.072
4.250	97.902	97.894	97.885
4.375	98.134	98.125	98.117
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.378	99.323	99.311
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.748	99.626	99.604
5.500	100.037	99.915	99.894
5.625	100.059	99.938	99.916
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.457	90.484	90.518
3.000	90.960	90.988	91.021
3.125	91.459	91.486	91.520
3.250	93.193	93.094	93.116
3.375	93.688	93.589	93.611
3.500	94.690	94.618	94.622
3.625	95.167	95.095	95.099
3.750	95.689	95.643	95.651
3.875	96.180	96.163	96.147
4.000	96.640	96.593	96.601
4.125	97.111	97.064	97.072
4.250	97.902	97.894	97.885
4.375	98.134	98.125	98.117
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.378	99.323	99.311
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.748	99.626	99.604
5.500	100.037	99.915	99.894
5.625	100.059	99.938	99.916
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	98.567	98.544	98.508
5.375	99.111	99.088	99.052
5.500	99.464	99.440	99.405
5.625	99.757	99.733	99.698
5.750	100.097	100.079	99.811
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.748	95.684	95.665
4.625	96.212	96.149	96.129
4.750	96.672	96.608	96.589
4.875	96.800	96.745	96.733
5.000	97.259	97.204	97.193
5.125	97.712	97.657	97.645
5.250	98.153	98.098	98.086
5.375	96.841	96.807	96.774
5.500	97.175	97.142	97.108
5.625	97.217	97.183	97.150
5.750	97.766	97.431	97.096
5.875	98.077	97.743	97.408
6.000	98.396	98.062	97.727
6.125	98.664	98.330	97.995

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.176	100.908	100.891
6.000	101.554	101.286	101.268
6.125	101.848	101.830	101.563
6.250	102.033	102.016	101.748
6.375	101.653	101.570	101.486
6.500	102.080	101.997	101.913
6.625	102.320	102.236	102.153
6.750	102.631	102.505	102.380
6.875	102.239	102.113	101.988
7.000	102.554	102.428	102.303
7.125	102.787	102.662	102.536
7.250	103.070	102.936	102.802
7.375	101.449	101.293	101.164
7.500	101.813	101.658	101.529
7.625	102.159	102.003	101.874

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.378	99.323	99.311
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.748	99.626	99.604
5.500	100.037	99.915	99.894
5.625	100.059	99.938	99.916
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352
6.125	100.289	99.955	99.620

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.522	98.513	98.505
4.625	98.879	98.871	98.862
4.750	99.228	99.165	99.145
4.875	99.169	99.114	99.102
5.000	99.378	99.323	99.311
5.125	99.831	99.776	99.764
5.250	100.271	100.216	100.205
5.375	99.748	99.626	99.604
5.500	100.037	99.915	99.894
5.625	100.059	99.938	99.916
5.750	99.391	99.056	98.721
5.875	99.702	99.368	99.033
6.000	100.021	99.687	99.352
6.125	100.289	99.955	99.620

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.961	99.884	99.838
6.000	100.449	100.181	100.047
6.125	100.703	100.435	100.205
6.250	100.838	100.571	100.553
6.375	100.551	100.447	100.389
6.500	100.743	100.639	100.582
6.625	100.912	100.811	100.750
6.750	100.905	100.783	100.700
6.875	100.823	100.667	100.598
7.000	101.227	101.070	100.751
7.125	101.365	101.208	101.139
7.250	100.758	100.624	100.490
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	95.748	95.684	95.665
4.625	96.212	96.149	96.129
4.750	96.672	96.608	96.589
4.875	96.800	96.745	96.733
5.000	97.259	97.204	97.193
5.125	97.712	97.657	97.645
5.250	98.153	98.098	98.086
5.375	96.841	96.807	96.774
5.500	97.175	97.142	97.108
5.625	97.217	97.183	97.150
5.750	97.766	97.431	97.096
5.875	98.077	97.743	97.408
6.000	98.396	98.062	97.727
6.125	98.664	98.330	97.995

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
Temporary Buy Down	-0.750