



FlexPoint Inc

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

Tuesday, January 24, 2023
Effective Time:
8:24:59 AM

Conventional ARM

Table with 3 main columns: Conventional 5/6 ARM, Conventional 7/6 ARM, and Conventional 10/6 ARM. Each column contains a grid of Rate, 10 Day, 25 Day, and 40 Day values.

Conventional Fixed Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges (e.g., <=60, 60.01-70, etc.) and FICO score ranges (e.g., 75.01-80, 80.01-85, etc.).

Conventional Adjusters. Table listing various property types and financing conditions with corresponding adjustment values (e.g., Investment Property LTV <= 75, Attached Condo > 75 LTV & Term > 15yrs).

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns for LTV ranges and FICO score ranges.

High Balance Loan Adjusters. Table listing purchase and cash-out refinance adjustments for high balance loans.

Loans with Secondary Financing. Table with columns for LTV, CLTV, and various LTV/FICO ranges.

FICO/Loan Amount Adjustments. Table with columns for FICO score ranges and loan amount ranges (<=85k, >85k-110k, etc.).

State Adjustments. Table listing state abbreviations and their corresponding adjustment values.

Second Home Adjustments. Table listing second home LTV ranges and their adjustment values.

30 Year Investment - Conforming. Table with columns for LTV ranges and FICO score ranges.

30 Year Investment - High Balance. Table with columns for LTV ranges and FICO score ranges.

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

*Greater 20 Yr Term



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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	101.397	101.364	101.345	6.000	101.397	101.364	101.345	4.250	98.316	98.316	98.316
6.125	101.655	101.622	101.603	6.125	101.655	101.622	101.603	4.375	98.733	98.733	98.733
6.250	101.690	101.588	101.553	6.250	101.638	101.588	101.553	4.500	99.267	99.234	99.207
6.375	102.004	101.954	101.920	6.375	102.004	101.954	101.920	4.625	99.509	99.476	99.449
6.500	102.313	102.263	102.229	6.500	102.313	102.263	102.229	4.750	99.990	99.957	99.930
6.625	102.525	102.475	102.440	6.625	102.525	102.475	102.440	4.875	100.278	100.244	100.218
6.750	102.565	102.440	102.361	6.750	102.477	102.410	102.361	5.000	100.709	100.668	100.629
6.875	102.815	102.712	102.662	6.875	102.779	102.712	102.662	5.125	100.882	100.840	100.802
7.000	103.065	102.947	102.898	7.000	103.014	102.947	102.898	5.250	101.332	101.290	101.251
7.125	103.315	103.190	103.065	7.125	103.172	103.102	103.053	5.375	101.412	101.370	101.331
7.250	103.565	103.440	103.315	7.250	103.007	102.915	102.824	5.500	101.574	101.532	101.493
7.375	103.815	103.690	103.565	7.375	103.502	103.410	103.319	5.625	101.694	101.653	101.614
7.500	103.790	103.698	103.607	7.500	103.790	103.698	103.607	5.750	101.277	101.202	101.093
7.625	103.864	103.772	103.681	7.625	103.864	103.772	103.681	5.875	101.622	101.547	101.438

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	97.579	97.409	97.398								
4.375	98.038	97.873	97.862								
4.500	98.427	98.342	98.331								
4.625	98.889	98.757	98.746								
4.750	99.160	99.083	99.072								
4.875	99.448	99.376	99.365								
5.000	99.795	99.680	99.668								
5.125	99.916	99.779	99.771								
5.250	100.213	100.080	100.069								
5.375	100.503	100.377	100.362								
5.500	100.775	100.655	100.638								
5.625	100.702	100.661	100.622								
5.750	100.814	100.808	100.536								
5.875	101.095	100.848	100.822								

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



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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	101.051	100.767	100.748	5.875	100.801	100.767	100.748	4.125	97.763	97.763	97.763
6.000	101.397	101.364	101.095	6.000	101.147	101.114	101.095	4.250	98.316	98.316	98.316
6.125	101.655	101.622	101.603	6.125	101.405	101.372	101.353	4.375	98.733	98.733	98.733
6.250	101.690	101.588	101.553	6.250	101.388	101.338	101.303	4.500	99.267	99.234	99.207
6.375	102.004	101.954	101.920	6.375	101.754	101.704	101.670	4.625	99.509	99.476	99.449
6.500	102.313	102.263	102.229	6.500	102.063	102.013	101.979	4.750	99.990	99.957	99.930
6.625	102.525	102.475	102.440	6.625	102.275	102.225	102.190	4.875	100.278	100.244	100.218
6.750	102.565	102.440	102.361	6.750	102.227	102.160	102.111	5.000	100.709	100.668	100.629
6.875	102.815	102.712	102.662	6.875	102.529	102.462	102.412	5.125	100.882	100.840	100.802
7.000	103.065	102.947	102.898	7.000	102.764	102.697	102.648	5.250	101.332	101.290	101.251
7.125	103.315	103.190	103.065	7.125	102.919	102.852	102.803	5.375	101.412	101.370	101.331
7.250	103.565	103.440	103.315	7.250	103.007	102.915	102.824	5.500	101.574	101.532	101.493
7.375	103.815	103.690	103.565	7.375	103.252	103.160	103.069	5.625	101.694	101.653	101.614
7.500	103.540	103.448	103.357	7.500	103.540	103.448	103.357	5.750	101.277	101.202	101.093
7.625	103.614	103.522	103.431	7.625	103.614	103.522	103.431	5.875	101.622	101.547	101.438

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	97.104	96.913	96.897								
4.250	97.579	97.409	97.398								
4.375	98.038	97.873	97.862								
4.500	98.427	98.342	98.331								
4.625	98.889	98.757	98.746								
4.750	99.160	99.083	99.072								
4.875	99.448	99.376	99.365								
5.000	99.795	99.680	99.668								
5.125	99.916	99.779	99.771								
5.250	100.213	100.080	100.069								
5.375	100.503	100.377	100.362								
5.500	100.775	100.655	100.638								
5.625	100.702	100.661	100.622								
5.750	100.814	100.808	100.536								

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



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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	97.945	97.977	97.909	2.125				2.125				
5.250	98.358	98.367	98.332	2.250				2.250				
5.375	98.803	98.813	98.774	2.375				2.375				
5.500	99.257	99.268	99.227	2.500				2.500				
5.625	99.737	99.745	99.704	2.625				2.625				
5.750	99.817	99.806	99.783	2.750				2.750				
5.875	100.216	100.205	100.178	2.875				2.875				
6.000	100.628	100.614	100.585	3.000				3.000				
6.125	101.098	101.084	101.055	3.125				3.125				
6.250	100.893	100.862	100.835	3.250				3.250				
6.375	101.239	101.207	101.176	3.375				3.375				
6.500	101.603	101.567	101.535	3.500				3.500				
6.625	101.967	101.931	101.899	3.625				3.625				
6.750	101.905	101.855	101.575	3.750				3.750				
6.875	102.195	102.141	102.107	3.875				3.875				
7.000	102.472	102.417	102.381	4.000				4.000				
7.125	102.747	102.695	102.659	4.125				4.125				
7.250	102.662	102.592	102.543	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

