



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

Friday, January 27, 2023
Effective Time:
8:09:03 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.625	97.200	97.112	97.023	5.125	98.226	98.138	98.050	5.875	99.677	99.589	99.501	
4.750	97.694	97.606	97.517	5.250	98.564	98.476	98.387	6.000	100.050	99.962	99.874	
4.875	98.061	97.973	97.884	5.375	98.908	98.820	98.731	6.125	100.420	100.332	100.244	
5.000	98.428	98.340	98.251	5.500	99.258	99.170	99.081	6.250	100.482	100.394	100.306	
5.125	98.795	98.710	98.647	5.625	99.607	99.519	99.681	6.375	100.445	100.357	100.268	
5.250	99.261	99.198	99.135	5.750	100.194	100.107	100.018	6.500	100.672	100.584	100.495	
5.375	99.606	99.543	99.480	5.875	100.524	100.436	100.348	6.625	100.718	100.655	100.593	
5.500	99.953	99.890	99.827	6.000	100.857	100.769	100.680	6.750	101.191	101.128	101.066	
5.625	100.156	100.093	100.030	6.125	101.188	101.100	101.019	6.875	101.472	101.409	101.347	
5.750	100.507	100.444	100.381	6.250	101.242	101.154	101.065	7.000	101.937	101.874	101.811	
5.875	100.859	100.796	100.733	6.375	101.204	101.116	101.028	7.125	102.195	102.132	102.070	
6.000	101.213	101.150	101.087	6.500	101.366	101.303	101.240					
6.125	101.129	101.066	101.003	6.625	101.366	101.303	101.240					
6.250	101.341	101.278	101.215	6.750	101.606	101.543	101.480					
6.375	101.293	101.230	101.167	6.875	101.833	101.770	101.707					
6.500	100.692	100.604	100.516	7.000	102.061	101.998	101.935					
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	97.125	97.062	96.999	4.875	96.414	96.351	96.288	5.750	98.904	98.841	98.778	
4.875	97.460	97.397	97.334	5.000	96.810	96.747	96.684	5.875	98.794	98.731	98.668	
5.000	97.799	97.736	97.673	5.125	97.204	97.141	97.078	6.000	99.253	99.190	99.127	
5.125	98.429	98.366	98.303	5.250	97.602	97.539	97.476	6.125	99.335	99.272	99.209	
5.250	98.917	98.854	98.791	5.375	98.003	97.940	97.877	6.250	99.419	99.356	99.293	
5.375	99.261	99.198	99.135	5.500	98.576	98.513	98.450	6.375	99.693	99.630	99.567	
5.500	99.608	99.545	99.482	5.625	98.982	98.919	98.856	6.500	100.157	100.094	100.031	
5.625	99.811	99.748	99.685	5.750	99.389	99.326	99.263	6.625	100.623	100.560	100.497	
5.750	100.163	100.100	100.037	5.875	99.799	99.736	99.673	6.750	101.096	101.033	100.970	
5.875	100.515	100.452	100.389	6.000	100.384	100.321	100.258	6.875	101.378	101.315	101.252	
6.000	100.868	100.805	100.742	6.125	100.800	100.737	100.674	7.000	101.842	101.779	101.716	
6.125	100.785	100.722	100.659	6.250	100.699	100.636	100.573	7.125	102.101	102.038	101.975	
6.250	100.996	100.933	100.870	6.375	100.772	100.709	100.646					
6.375	101.198	101.135	101.072	6.500	101.021	100.958	100.895					
6.500	101.240	101.177	101.114									
6.625												
6.750												
6.875												
7.000												

Conventional Fixed Adjustments

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

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

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

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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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

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	-0.250
Manufactured Home	-1.500
Texas 50(a)(6) Loan with FICO Score ≤=680	0.250
Investment (Addtl.)	0.000
2nd (Addtl.)	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 - 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



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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	101.480	101.447	101.432	6.000	101.480	101.447	101.432	4.250	98.372	98.372	98.372
6.125	101.749	101.716	101.701	6.125	101.749	101.716	101.701	4.375	98.791	98.789	98.789
6.250	101.815	101.765	101.742	6.250	101.815	101.765	101.742	4.500	99.356	99.322	99.298
6.375	102.123	102.073	102.051	6.375	102.123	102.073	102.051	4.625	99.594	99.561	99.536
6.500	102.429	102.379	102.356	6.500	102.429	102.379	102.356	4.750	100.069	100.036	100.011
6.625	102.636	102.585	102.563	6.625	102.636	102.585	102.563	4.875	100.355	100.322	100.297
6.750	102.815	102.690	102.565	6.750	102.648	102.581	102.536	5.000	100.651	100.601	100.571
6.875	103.065	102.940	102.831	6.875	102.944	102.877	102.831	5.125	100.818	100.768	100.723
7.000	103.315	103.190	103.065	7.000	103.177	103.110	103.064	5.250	101.263	101.213	101.167
7.125	103.565	103.440	103.315	7.125	103.324	103.257	103.211	5.375	101.342	101.291	101.246
7.250	103.815	103.690	103.565	7.250	103.173	103.081	102.991	5.500	101.496	101.445	101.400
7.375	104.065	103.940	103.815	7.375	103.414	103.322	103.231	5.625	101.612	101.562	101.517
7.500	103.637	103.545	103.454	7.500	103.637	103.545	103.454	5.750	101.416	101.299	101.158
7.625	103.767	103.675	103.585	7.625	103.767	103.675	103.585	5.875	101.754	101.387	101.246

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	97.707	97.629	97.619								
4.375	97.995	98.115	98.105								
4.500	98.488	98.346	98.336								
4.625	98.957	99.009	98.999								
4.750	99.528	99.329	99.319								
4.875	99.575	99.383	99.373								
5.000	99.872	99.686	99.675								
5.125	100.072	99.933	99.924								
5.250	100.374	100.238	100.226								
5.375	100.660	100.531	100.516								
5.500	100.677	100.804	100.787								
5.625	100.625	100.575	100.530								
5.750	100.879	100.664	100.641								
5.875	101.161	100.708	100.683								

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	101.108	101.074	101.059	5.875	100.858	100.824	100.809	4.125	97.824	97.824	97.824
6.000	101.480	101.447	101.432	6.000	101.230	101.197	101.182	4.250	98.372	98.372	98.372
6.125	101.749	101.716	101.701	6.125	101.499	101.466	101.451	4.375	98.791	98.789	98.789
6.250	101.815	101.765	101.742	6.250	101.565	101.515	101.492	4.500	99.356	99.322	99.298
6.375	102.123	102.073	102.051	6.375	101.873	101.823	101.801	4.625	99.594	99.561	99.536
6.500	102.429	102.379	102.356	6.500	102.179	102.129	102.106	4.750	100.069	100.036	100.011
6.625	102.636	102.585	102.563	6.625	102.386	102.335	102.313	4.875	100.355	100.322	100.297
6.750	102.815	102.690	102.565	6.750	102.398	102.331	102.286	5.000	100.651	100.601	100.571
6.875	103.065	102.940	102.831	6.875	102.694	102.627	102.581	5.125	100.818	100.768	100.723
7.000	103.315	103.190	103.065	7.000	102.927	102.860	102.814	5.250	101.263	101.213	101.167
7.125	103.565	103.440	103.315	7.125	103.074	103.007	102.961	5.375	101.342	101.291	101.246
7.250	103.815	103.690	103.565	7.250	103.173	103.081	102.991	5.500	101.496	101.445	101.400
7.375	104.065	103.940	103.815	7.375	103.414	103.322	103.231	5.625	101.612	101.562	101.517
7.500	103.637	103.545	103.454	7.500	103.637	103.545	103.454	5.750	101.416	101.299	101.158
7.625	103.767	103.675	103.585	7.625	103.767	103.675	103.585	5.875	101.754	101.387	101.246

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	97.308	96.970	96.955								
4.250	97.707	97.629	97.619								
4.375	97.995	98.115	98.105								
4.500	98.488	98.346	98.336								
4.625	98.957	99.009	98.999								
4.750	99.528	99.329	99.319								
4.875	99.575	99.383	99.373								
5.000	99.872	99.686	99.675								
5.125	100.072	99.933	99.924								
5.250	100.374	100.238	100.226								
5.375	100.660	100.531	100.516								
5.500	100.677	100.804	100.787								
5.625	100.625	100.575	100.530								
5.750	100.879	100.664	100.641								

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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 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	98.117	98.099	98.061	2.125				2.125				
5.250	98.561	98.531	98.527	2.250				2.250				
5.375	99.003	98.968	98.960	2.375				2.375				
5.500	99.457	99.420	99.410	2.500				2.500				
5.625	99.935	99.897	99.887	2.625				2.625				
5.750	99.991	99.941	99.918	2.750				2.750				
5.875	100.388	100.334	100.307	2.875				2.875				
6.000	100.797	100.740	100.711	3.000				3.000				
6.125	101.260	101.203	101.174	3.125				3.125				
6.250	101.072	101.003	100.960	3.250				3.250				
6.375	101.407	101.333	101.287	3.375				3.375				
6.500	101.756	101.680	101.632	3.500				3.500				
6.625	102.098	102.021	101.973	3.625				3.625				
6.750	101.853	101.764	101.718	3.750				3.750				
6.875	102.138	102.295	101.995	3.875				3.875				
7.000	102.416	102.570	102.518	4.000				4.000				
7.125	102.692	102.846	102.545	4.125				4.125				
7.250	102.783	102.675	102.595	4.250				4.250				

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

RefiNow Adjustments												
LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97				
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750				
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000				
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500				
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500				
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250				
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750				
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500				
LTV/FICO Adjusters: Cash-Out Refinance (all Terms)												
	≤ 60	60.01-70	70.01-75	75.01-80								
≥ 800	-0.375	-0.670	-0.670	-0.920								
780 - 799	-0.375	-0.670	-0.670	-0.920								
760 - 779	-0.375	-0.670	-0.670	-0.920								
740 - 759	-0.375	-0.670	-0.670	-0.920								
720 - 739	-0.420	-1.190	-1.290	-1.410								
700 - 719	-0.420	-1.190	-1.290	-1.410								
680 - 699	-0.420	-1.315	-1.415	-2.035								
660 - 679	-0.975	-1.475	-1.475	-2.225								
640 - 659	-0.975	-1.975	-1.975	-2.975								
620 - 639	-0.975	-1.975	-1.975	-3.475								
Risk Based Price Adjustments - FRM > 20 Year Term												
	≤40	>40-50	>50-60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95		
≥ 800	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000		
780 - 799	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000		
760 - 779	0.100	0.050	0.050	0.100	0.050	0.000	0.000	0.000	0.000	0.000		
740 - 759	0.100	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000		
720 - 739	0.100	0.050	0.050	0.050	0.050	0.000	0.000	0.000	0.000	0.000		
700 - 719	0.050	0.000	0.000	0.000	-0.050	-0.050	-0.050	-0.100	-0.100	-0.150		
680 - 699	0.050	0.000	0.000	-0.050	-0.050	-0.050	-0.100	-0.100	-0.150	-0.200		
660 - 679	0.050	0.000	0.000	-0.050	-0.100	-0.100	-0.150	-0.150	-0.200	-0.250		
640 - 659	0.050	0.000	-0.050	-0.100	-0.100	-0.150	-0.200	-0.200	-0.300	-0.350		
620 - 639	-0.050	-0.100	-0.150	-0.150	-0.200	-0.200	-0.250	-0.300	-0.350	-0.450		
Risk Based Price Adjustments - FRM ≤ 20 Year Term												
	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95				
≥ 800	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057				
780 - 799	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057				
760 - 779	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057				
740 - 759	-0.004	-0.007	-0.011	-0.011	-0.018	-0.025	-0.040	-0.057				
720 - 739	-0.006	-0.012	-0.017	-0.018	-0.026	-0.041	-0.061	-0.095				
700 - 719	-0.007	-0.013	-0.020	-0.022	-0.032	-0.051	-0.077	-0.114				
680 - 699	-0.007	-0.014	-0.022	-0.024	-0.042	-0.061	-0.093	-0.136				
660 - 679	-0.009	-0.019	-0.025	-0.029	-0.045	-0.077	-0.119	-0.159				
640 - 659	-0.261	-0.270	-0.276	-0.285	-0.299	-0.335	-0.402	-0.472				
620 - 639	-0.263	-0.271	-0.276	-0.289	-0.322	-0.362	-0.425	-0.508				

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

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

