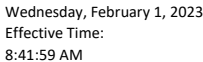




Wednesday, February 1, 2023
Effective Time:
8:41:59 AM

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

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		
4.500				4.500				5.000	98.584	98.579	98.560		
4.625				4.625				5.125	99.721	99.691	99.691		
4.750	96.330	96.280	96.180	4.750	96.330	96.280	96.180	5.250	100.180	100.141	100.149		
4.875	97.440	97.565	97.440	4.875	97.440	97.565	97.440	5.375	100.682	100.644	100.651		
5.000	98.315	98.190	98.162	5.000	98.315	98.190	98.162	5.500	101.108	101.069	101.077		
5.125	98.815	98.705	98.701	5.125	98.815	98.705	98.701	5.625	101.469	101.430	101.438		
5.250	99.175	99.156	99.136	5.250	99.175	99.156	99.136	5.750	101.574	101.522	101.522		
5.375	99.690	99.674	99.654	5.375	99.690	99.674	99.654	5.875	102.034	101.981	101.981		
5.500	100.190	100.148	100.155	5.500	100.190	100.148	100.155	6.000	102.423	102.371	102.371		
5.625	100.806	100.792	100.785	5.625	100.806	100.792	100.785	6.125	102.738	102.686	102.686		
5.750	101.022	100.998	100.990	5.750	101.022	100.998	100.990	6.250	102.294	102.225	102.210		
5.875	101.449	101.424	101.417	5.875	101.449	101.424	101.417	6.375	102.724	102.656	102.641		
6.000	101.825	101.801	101.793	6.000	101.825	101.801	101.793	6.500	103.097	103.028	103.013		
6.125	102.104	102.079	102.072	6.125	102.104	102.079	102.072	6.625	103.413	103.345	103.330		
6.250	102.190	102.068	102.046	6.250	102.190	102.068	102.046	6.750	102.971	102.878	102.833		
6.375	102.440	102.385	102.363	6.375	102.440	102.385	102.363	6.875	103.276	103.183	103.138		
6.500	102.737	102.696	102.673	6.500	102.737	102.696	102.673	7.000	103.552	103.462	103.417		
6.625	102.941	102.900	102.877	6.625	102.941	102.900	102.877	7.125	103.697	103.604	103.558		
6.750	103.065	102.940	102.833	6.750	103.065	102.940	102.833	7.250	103.441	103.593	103.503		
6.875	103.315	103.190	103.138	6.875	103.315	103.190	103.138	7.375	103.708	103.860	103.770		
7.000	103.526	103.433	103.388	7.000	103.526	103.433	103.388	7.500	104.211	104.114	104.023		
7.125	103.697	103.604	103.558	7.125	103.697	103.604	103.558	7.625	104.328	104.231	104.140		
7.250	103.441	103.343	103.253	7.250	103.441	103.343	103.253	7.750					
7.375	103.708	103.860	103.520	7.375	103.708	103.860	103.520	7.875					
7.500	104.211	104.114	104.023	7.500	104.211	104.114	104.023	8.000					
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed									
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day		
3.990	97.618	97.612	97.605	3.990									
4.000	97.457	97.456	97.448	4.000	96.240	96.206	96.184						
4.125	97.795	97.794	97.787	4.125	96.702	96.685	96.663						
4.250	98.599	98.598	98.591	4.250	98.335	98.359	98.111						
4.375	99.055	99.016	99.009	4.375	98.714	98.702	98.702						
4.500	99.379	99.325	99.545	4.500	99.201	99.165	99.163						
4.625	99.873	99.819	99.789	4.625	99.765	99.699	99.648						
4.750	100.353	100.299	100.269	4.750	100.253	100.187	100.136						
4.875	100.696	100.630	100.579	4.875	100.446	100.630	100.579						
5.000	101.026	100.990	100.961	5.000	100.776	100.710	100.909						
5.125	101.182	101.163	101.134	5.125	101.002	100.957	100.957						
5.250	101.631	101.613	101.584	5.250	101.477	101.432	101.432						
5.375	101.899	101.855	101.855	5.375	101.649	101.605	101.605						
5.500	102.189	102.145	102.145	5.500	101.939	101.895	101.895						
5.625	101.750	101.731	101.702	5.625	101.421	101.360	101.346						
5.750	101.884	101.823	101.809	5.750	101.884	101.823	101.809						
5.875	102.290	102.229	102.214	5.875	102.290	101.979	101.964						
6.000	102.559	102.498	102.483	6.000	102.559	102.248	102.233						
6.125	102.371	102.053	102.014	6.125	102.209	101.982	101.953						
6.250	102.710	102.427	102.398	6.250	102.526	102.427	102.398						
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	101.075	101.036	101.000	5.625	99.724	99.680	99.658	4.125	96.994	96.966	96.981		
6.125	101.429	101.376	101.326	5.750	100.168	100.118	100.096	4.250	97.466	97.438	97.452		
6.250	101.495	101.428	101.359	5.875	100.523	100.466	100.444	4.375	97.900	97.872	97.887		
6.375	101.829	101.762	101.694	6.000	100.891	100.839	100.839	4.500	98.254	98.226	98.241		
6.500	102.091	102.023	101.955	6.125	101.206	101.154	101.154	4.625	98.142	98.076	98.025		
6.625	102.338	102.245	102.213	6.250	101.131	101.062	101.047	4.750	99.300	99.292	99.110		
6.750	102.539	102.440	102.408	6.375	101.562	101.493	101.478	4.875	99.769	99.761	99.571		
6.875	102.809	102.704	102.671	6.500	101.929	101.860	101.845	5.000	100.225	100.217	100.020		
7.000	103.056	102.944	102.912	6.625	102.215	102.146	102.131	5.125	100.392	100.383	100.207		
7.125	103.408	103.290	103.258	6.750	101.701	101.603	101.571	5.250	100.793	100.777	100.600		
7.250	103.142	103.021	102.945	6.875	102.082	101.978	101.945	5.375	101.052	101.030	101.101		
7.375	103.567	103.440	103.364	7.000	102.076	101.965	101.933	5.500	101.259	101.231	101.301		
7.500	103.778	103.644	103.569	7.125	102.355	102.238	102.206	5.625	100.772	100.742	100.535		
7.625	103.305	103.209	103.118	7.250	101.761	101.641	101.566	5.750	101.146	101.108	100.986		
7.750				7.375	100.987	100.948	100.732	5.875	101.504	101.459	101.335		
7.875				7.500	101.211	101.147	100.953	6.000	99.564	99.524	99.504		
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	Conventional Adjusters					
≥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					0.000
								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					-1.500
								Cash Out Refi LTV > 75					-1.750
								FICO/Loan Amount Adjustments					
		≤60	>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
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										
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								
30 Year Investment - High Balance													
	≤60												



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

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	97.252	97.189	97.126	5.125	98.103	98.015	97.923	5.875	99.585	99.747	99.655
4.750	97.584	97.521	97.458	5.250	98.441	98.353	98.260	6.000	100.202	100.114	100.021
4.875	97.938	97.856	97.793	5.375	98.785	98.697	98.854	6.125	100.315	100.227	100.134
5.000	98.305	98.217	98.133	5.500	99.385	99.297	99.204	6.250	100.381	100.293	100.200
5.125	98.889	98.826	98.763	5.625	99.734	99.646	99.553	6.375	100.601	100.513	100.420
5.250	99.378	99.315	99.252	5.750	100.071	99.984	99.891	6.500	100.693	100.630	100.567
5.375	99.723	99.660	99.597	5.875	100.401	100.313	100.220	6.625	100.910	100.847	100.784
5.500	100.070	99.757	99.694	6.000	100.881	100.818	100.755	6.750	101.384	101.321	101.258
5.625	100.273	100.210	100.147	6.125	101.298	101.235	101.172	6.875	101.665	101.602	101.540
5.750	100.625	100.312	100.249	6.250	101.196	101.133	101.070	7.000	102.131	102.068	102.005
5.875	100.727	100.664	100.601	6.375	101.268	101.205	101.142	7.125	102.389	102.326	102.264
6.000	101.081	101.018	100.955	6.500	101.518	101.455	101.142				
6.125	101.247	101.184	101.121	6.625	101.518	101.455	101.392				
6.250	101.209	101.146	101.083	6.750	101.759	101.696	101.633				
6.375	101.411	101.348	101.285	6.875	101.986	101.923	101.860				
6.500	100.569	100.481	100.388	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	97.240	97.177	97.114	4.875	96.561	96.498	96.435	5.750	99.095	99.032	98.969
4.875	97.575	97.512	97.449	5.000	96.957	96.894	96.831	5.875	98.984	98.921	98.858
5.000	97.914	97.851	97.788	5.125	97.352	97.289	97.226	6.000	99.444	99.381	99.318
5.125	98.545	98.482	98.419	5.250	97.750	97.687	97.624	6.125	99.525	99.462	99.399
5.250	99.033	98.970	98.907	5.375	98.152	98.089	98.026	6.250	99.609	99.546	99.483
5.375	99.378	99.315	99.252	5.500	98.726	98.663	98.600	6.375	99.883	99.820	99.757
5.500	99.725	99.662	99.599	5.625	99.132	99.069	99.006	6.500	100.348	100.285	100.222
5.625	99.929	99.866	99.803	5.750	99.540	99.477	99.414	6.625	100.815	100.752	100.689
5.750	100.280	100.217	100.154	5.875	99.950	99.887	99.824	6.750	101.289	101.226	101.163
5.875	100.633	100.570	100.507	6.000	100.537	100.474	100.411	6.875	101.571	101.508	101.445
6.000	100.987	100.924	100.861	6.125	100.954	100.891	100.828	7.000	102.036	101.973	101.910
6.125	100.902	100.839	100.776	6.250	100.852	100.789	100.726	7.125	102.295	102.232	102.169
6.250	101.114	101.051	100.988	6.375	100.924	100.861	100.798				
6.375	101.316	101.253	101.190	6.500	101.174	101.111	101.048				
6.500	96.274	96.186	96.093								
6.625											
6.750											
6.875											
7.000											

Conventional Fixed Adjustments

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

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

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

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

Loans with Secondary Financing

All Loans with Sub Financing		-0.375	
The below ads 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 (Add't'l.)	0.000
2nd (Add't'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 - High Balance

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

*Greater 20 Yr Term



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

Wednesday, February 1, 2023
Effective Time:
8:41:59 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	101.825	101.801	101.793	6.000	101.825	101.801	101.793	4.250	98.349	98.348	98.341
6.125	102.104	102.079	102.072	6.125	102.104	102.079	102.072	4.375	98.805	98.766	98.759
6.250	102.190	102.068	102.046	6.250	102.110	102.068	102.046	4.500	99.379	99.325	99.295
6.375	102.440	102.385	102.363	6.375	102.426	102.385	102.363	4.625	99.623	99.569	99.539
6.500	102.737	102.696	102.673	6.500	102.737	102.696	102.673	4.750	100.103	100.049	100.019
6.625	102.941	102.900	102.877	6.625	102.941	102.900	102.877	4.875	100.394	100.339	100.310
6.750	103.065	102.940	102.833	6.750	102.971	102.878	102.833	5.000	100.759	100.740	100.711
6.875	103.315	103.190	103.138	6.875	103.276	103.183	103.138	5.125	100.932	100.913	100.884
7.000	103.526	103.433	103.388	7.000	103.526	103.433	103.388	5.250	101.381	101.363	101.334
7.125	103.697	103.604	103.558	7.125	103.697	103.604	103.558	5.375	101.465	101.446	101.417
7.250	103.441	103.343	103.253	7.250	103.441	103.343	103.253	5.500	101.628	101.609	101.580
7.375	103.708	103.610	103.520	7.375	103.708	103.610	103.520	5.625	101.750	101.731	101.702
7.500	103.961	103.864	103.773	7.500	103.961	103.864	103.773	5.750	101.574	101.482	101.336
7.625	104.078	103.981	103.890	7.625	104.078	103.981	103.890	5.875	101.671	101.578	101.432
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	97.498	97.489	97.325								
4.375	97.997	97.988	97.816								
4.500	98.489	98.480	98.299								
4.625	98.908	98.899	98.716								
4.750	99.236	99.227	99.036								
4.875	99.547	99.538	99.340								
5.000	99.857	99.845	99.643								
5.125	99.873	99.858	99.735								
5.250	100.183	100.162	100.029								
5.375	100.482	100.454	100.286								
5.500	100.762	100.729	100.546								
5.625	100.757	100.739	100.460								
5.750	100.947	100.884	100.676								
5.875	100.977	100.924	100.715								

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

Wednesday, February 1, 2023
Effective Time:
8:41:59 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	101.449	101.424	101.417	5.875	101.199	101.174	101.167	4.125	97.795	97.794	97.787
6.000	101.825	101.801	101.793	6.000	101.575	101.551	101.543	4.250	98.349	98.348	98.341
6.125	102.104	102.079	102.072	6.125	101.854	101.829	101.822	4.375	98.805	98.766	98.759
6.250	102.190	102.068	102.046	6.250	101.860	101.818	101.796	4.500	99.379	99.325	99.295
6.375	102.440	102.385	102.363	6.375	102.176	102.135	102.113	4.625	99.623	99.569	99.539
6.500	102.737	102.696	102.673	6.500	102.487	102.446	102.423	4.750	100.103	100.049	100.019
6.625	102.941	102.900	102.877	6.625	102.691	102.650	102.627	4.875	100.394	100.339	100.310
6.750	103.065	102.940	102.833	6.750	102.721	102.628	102.583	5.000	100.759	100.740	100.711
6.875	103.315	103.190	103.138	6.875	103.026	102.933	102.888	5.125	100.932	100.913	100.884
7.000	103.526	103.433	103.388	7.000	103.276	103.183	103.138	5.250	101.381	101.363	101.334
7.125	103.447	103.354	103.308	7.125	103.447	103.354	103.308	5.375	101.465	101.446	101.417
7.250	103.441	103.343	103.253	7.250	103.441	103.343	103.253	5.500	101.628	101.609	101.580
7.375	103.708	103.610	103.520	7.375	103.708	103.610	103.520	5.625	101.750	101.731	101.702
7.500	103.961	103.864	103.773	7.500	103.961	103.864	103.773	5.750	101.574	101.482	101.336
7.625	104.078	103.981	103.890	7.625	104.078	103.981	103.890	5.875	101.671	101.578	101.432
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	96.952	96.935	96.663								
4.250	97.498	97.489	97.325								
4.375	97.997	97.988	97.816								
4.500	98.489	98.480	98.299								
4.625	98.908	98.899	98.716								
4.750	99.236	99.227	99.036								
4.875	99.547	99.538	99.340								
5.000	99.857	99.845	99.643								
5.125	99.873	99.858	99.735								
5.250	100.183	100.162	100.029								
5.375	100.482	100.454	100.286								
5.500	100.762	100.729	100.546								
5.625	100.757	100.739	100.460								
5.750	100.947	100.884	100.676								

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



Wednesday, February 1, 2023
Effective Time:
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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	98.431	98.380	98.358	2.125				2.125			
5.250	98.895	98.875	98.844	2.250				2.250			
5.375	99.336	99.311	99.276	2.375				2.375			
5.500	99.787	99.759	99.723	2.500				2.500			
5.625	100.258	100.229	100.193	2.625				2.625			
5.750	100.285	100.239	100.195	2.750				2.750			
5.875	100.692	100.641	100.593	2.875				2.875			
6.000	101.100	101.047	100.997	3.000				3.000			
6.125	101.559	101.506	101.455	3.125				3.125			
6.250	101.285	101.263	101.204	3.250				3.250			
6.375	101.627	101.599	101.537	3.375				3.375			
6.500	101.973	101.942	101.878	3.500				3.500			
6.625	102.306	102.275	102.211	3.625				3.625			
6.750	102.124	102.061	101.989	3.750				3.750			
6.875	102.420	102.352	102.276	3.875				3.875			
7.000	102.698	102.627	102.549	4.000				4.000			
7.125	102.973	102.902	102.824	4.125				4.125			
7.250	102.822	102.734	102.648	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 < 8	-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

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

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



Wednesday, February 1, 2023
Effective Time:
8:41:59 AM

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

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	
4.500					4.500					4.500				
4.625	97.982	98.007	97.991		4.625	97.982	98.007	97.991		4.625	97.982	98.007	97.991	
4.750	98.399	98.424	98.408		4.750	98.399	98.424	98.408		4.750	98.399	98.424	98.408	
4.875	98.915	98.915	98.864		4.875	98.915	98.915	98.864		4.875	98.915	98.915	98.864	
5.000	99.479	99.479	99.428		5.000	99.479	99.479	99.428		5.000	99.479	99.479	99.428	
5.125	99.969	99.969	99.918		5.125	99.969	99.969	99.918		5.125	99.969	99.969	99.918	
5.250	100.721	100.721	100.670		5.250	100.721	100.721	100.670		5.250	100.721	100.721	100.670	
5.375	100.741	100.699	100.657		5.375	100.741	100.699	100.657		5.375	100.741	100.699	100.657	
5.500	101.130	101.088	101.047		5.500	101.130	101.088	101.047		5.500	101.130	101.088	101.047	
5.625	101.505	101.463	101.421		5.625	101.505	101.463	101.421		5.625	101.505	101.463	101.421	
5.750	101.916	101.651	101.618		5.750	101.916	101.651	101.618		5.750	101.916	101.651	101.618	
5.875	101.565	101.297	101.102		5.875	101.565	101.297	101.102		5.875	101.565	101.297	101.102	
6.000	102.020	101.752	101.510		6.000	102.020	101.752	101.510		6.000	102.020	101.752	101.510	
6.125	102.307	102.039	101.959		6.125	102.307	102.039	101.959		6.125	102.307	102.039	101.959	
6.250	102.524	102.256	102.192		6.250	102.524	102.256	102.192		6.250	102.524	102.256	102.192	
6.375	102.328	102.219	102.110		6.375	102.328	102.219	102.110		6.375	102.328	102.219	102.110	
6.500	102.467	102.358	102.250		6.500	102.467	102.358	102.250		6.500	102.467	102.358	102.250	
6.625	102.728	102.619	102.513		6.625	102.728	102.619	102.513		6.625	102.728	102.619	102.513	
6.750	102.968	102.834	102.725		6.750	102.968	102.834	102.725		6.750	102.968	102.834	102.725	
6.875	102.617	102.733	102.349		6.875	102.617	102.733	102.349		6.875	102.617	102.733	102.349	
7.000	103.189	103.055	102.921		7.000	103.189	103.055	102.921		7.000	103.189	103.055	102.921	
7.125	103.432	103.299	103.165		7.125	103.432	103.299	103.165		7.125	103.432	103.299	103.165	
7.250	103.301	103.162	103.041		7.250	103.301	103.162	103.041		7.250	103.301	103.162	103.041	
7.375	101.994	101.838	101.701		7.375	101.994	101.838	101.701		7.375	101.994	101.838	101.701	
7.500	102.356	102.201	102.063		7.500	102.356	102.201	102.063		7.500	102.356	102.201	102.063	
7.500	102.356	102.201	102.063		7.500	102.356	102.201	102.063		7.500	102.356	102.201	102.063	
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	
2.750	89.897	90.050	89.982		2.750	89.897	90.050	89.982		4.500				
2.875	90.394	90.547	90.479		2.875	90.394	90.547	90.479		4.625				
3.000	90.890	91.043	90.975		3.000	90.890	91.043	90.975		4.750	97.555	97.555	97.504	
3.125	91.385	91.538	91.470		3.125	91.385	91.538	91.470		4.875	98.211	98.211	98.160	
3.250	93.283	93.410	93.326		3.250	93.283	93.410	93.326		5.000	98.752	98.752	98.701	
3.375	93.776	93.904	93.820		3.375	93.776	93.904	93.820		5.125	99.187	99.187	99.136	
3.500	94.827	94.715	94.751		3.500	94.827	94.715	94.751		5.250	99.461	99.436	99.397	
3.625	95.305	95.192	95.229		3.625	95.305	95.192	95.229		5.375	99.744	99.719	99.680	
3.750	95.620	95.592	95.607		3.750	95.620	95.592	95.607		5.500	100.169	100.144	100.105	
3.875	96.468	96.468	96.468		3.875	96.468	96.468	96.468		5.625	100.516	100.491	100.453	
4.000	96.869	96.869	96.869		4.000	96.869	96.869	96.869		5.750	100.721	100.703	100.436	
4.125	97.293	97.265	97.280		4.125	97.293	97.265	97.280		5.875	100.850	100.585	100.543	
4.250	98.101	98.068	98.034		4.250	98.101	98.068	98.034		6.000	101.165	100.897	100.804	
4.375	98.442	98.408	98.375		4.375	98.442	98.408	98.375		6.125	101.362	101.094	101.025	
4.500	98.826	98.792	98.759		4.500	98.826	98.792	98.759		6.250	101.429	101.161	100.980	
4.625	99.181	99.147	99.114		4.625	99.181	99.147	99.114		6.375	101.199	101.124	101.031	
4.750	99.557	99.491	99.439		4.750	99.557	99.491	99.439		6.500	101.405	101.330	101.238	
4.875	99.353	99.308	99.308		4.875	99.353	99.308	99.308		6.625	101.616	101.503	101.426	
5.000	99.813	99.768	99.768		5.000	99.813	99.768	99.768		6.750	101.398	101.298	101.155	
5.125	100.267	100.222	100.222		5.125	100.267	100.222	100.222		6.875	101.331	101.231	101.088	
5.250	100.460	100.416	100.416		5.250	100.460	100.416	100.416		7.000	101.450	101.350	101.207	
5.375	99.645	99.673	99.477		5.375	99.645	99.673	99.477		7.125	101.630	101.530	101.387	
5.500	99.959	99.986	99.790		5.500	99.959	99.986	99.790		7.250	101.464	101.339	101.372	
5.625	100.249	100.276	100.080		5.625	100.249	100.276	100.080		7.375				
5.750	99.463	99.363	99.262		5.750	99.463	99.363	99.262		7.500				
5.875	99.766	99.665	99.565		5.875	99.766	99.665	99.565		7.625				
6.000	100.074	99.974	99.873		6.000	100.074	99.974	99.873		7.750				
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	100.850	100.585	100.543		5.875	100.850	100.585	100.543		4.500	96.075	96.009	95.957	
6.000	101.165	100.897	100.804		6.000	101.165	100.897	100.804		4.625	96.540	96.474	96.422	
6.125	101.362	101.094	101.025		6.125	101.362	101.094	101.025		4.750	97.000	96.934	96.883	
6.250	101.429	101.161	100.980		6.250	101.429	101.161	100.980		4.875	96.984	96.939	96.939	
6.375	101.199	101.124	101.031		6.375	101.199	101.124	101.031		5.000	97.444	97.399	97.399	
6.500	101.405	101.330	101.238		6.500	101.405	101.330	101.238		5.125	97.898	97.853	97.853	
6.625	101.616	101.503	101.426		6.625	101.616	101.503	101.426		5.250	98.342	98.297	98.297	
6.750	101.398	101.298	101.155		6.750	101.398	101.298	101.155		5.375	97.049	96.973	96.898	
6.875	101.331	101.231	101.088		6.875	101.331	101.231	101.088		5.500	97.377	97.302	97.226	
7.000	101.450	101.350	101.207		7.000	101.450	101.350	101.207		5.625	97.415	97.340	97.265	
7.125	101.630	101.530	101.387		7.125	101.630	101.530	101.387		5.750	97.838	97.738	97.637	
7.250	101.464	101.339	101.372		7.250	101.464	101.339	101.372		5.875	98.141	98.040	97.940	
7.375					7.375					6.000	98.449	98.349	98.248	
7.500					7.500					6.125	98.717	98.616	98.516	
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	101.565	101.297	101.102		5.875	101.565	101.297	101.102		5.875	101.565	101.297	101.102	
6.000	102.020	101.752	101.510		6.000	102.020	101.752	101.510		6.000	102.020	101.752	101.510	
6.125	102.307	102.039	101.959		6.125	102.307	102.039	101.959		6.125	102.307	102.039	101.959	
6.250	102.524	102.256	102.192		6.250	102.524	102.256	102.192		6.250	102.524	102.256	102.192	
6.375	102.328													



Wednesday, February 1, 2023
Effective Time:
8:41:59 AM

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

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	
4.500	97.674	97.719	97.703	4.500	97.674	97.719	97.703	4.500				
4.625	98.281	98.326	98.310	4.625	98.281	98.326	98.310	4.625				
4.750	98.865	98.910	98.894	4.750	98.865	98.910	98.894	4.750	98.865	98.910	98.894	
4.875	99.117	99.137	99.086	4.875	99.117	99.137	99.086	4.875	99.117	99.137	99.086	
5.000	99.703	99.723	99.673	5.000	99.703	99.723	99.673	5.000	99.703	99.723	99.673	
5.125	100.200	100.220	100.170	5.125	100.200	100.220	100.170	5.125	100.200	100.220	100.170	
5.250	100.892	100.912	100.861	5.250	100.892	100.912	100.861	5.250	100.892	100.912	100.861	
5.375	100.741	100.699	100.657	5.375	100.741	100.699	100.657	5.375	100.741	100.699	100.657	
5.500	101.130	101.088	101.047	5.500	101.130	101.088	101.047	5.500	101.130	101.088	101.047	
5.625	101.505	101.463	101.421	5.625	101.505	101.463	101.421	5.625	101.505	101.463	101.421	
5.750	101.916	101.664	101.625	5.750	101.916	101.664	101.625	5.750	101.916	101.664	101.625	
5.875	101.565	101.297	101.062	5.875	101.565	101.297	101.062	5.875	101.565	101.297	101.062	
6.000	102.020	101.752	101.510	6.000	102.020	101.752	101.510	6.000	102.020	101.752	101.510	
6.125	102.307	102.039	101.959	6.125	102.307	102.039	101.959	6.125	102.307	102.039	101.959	
6.250	102.524	102.256	102.192	6.250	102.524	102.256	102.192	6.250	102.524	102.256	102.192	
6.375	102.328	102.219	102.110	6.375	102.328	102.219	102.110	6.375	102.328	102.219	102.110	
6.500	102.467	102.358	102.250	6.500	102.467	102.358	102.250	6.500	102.467	102.358	102.250	
6.625	102.728	102.619	102.513	6.625	102.728	102.619	102.513	6.625	102.728	102.619	102.513	
6.750	102.968	102.834	102.725	6.750	102.968	102.834	102.725	6.750	102.968	102.834	102.725	
6.875	102.617	102.483	102.349	6.875	102.617	102.483	102.349	6.875	102.617	102.483	102.349	
7.000	103.189	103.055	102.921	7.000	103.189	103.055	102.921	7.000	103.189	103.055	102.921	
7.125	103.432	103.299	103.165	7.125	103.432	103.299	103.165	7.125	103.432	103.299	103.165	
7.250	103.301	103.162	103.041	7.250	103.301	103.162	103.041	7.250	103.301	103.162	103.041	
7.375	101.994	101.838	101.701	7.375	101.994	101.838	101.701	7.375	101.994	101.838	101.701	
7.500	102.356	102.201	102.063	7.500	102.356	102.201	102.063	7.500	102.356	102.201	102.063	
7.625	102.700	102.545	102.407	7.625	102.700	102.545	102.407	7.625	102.700	102.545	102.407	
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	
2.750				2.750				4.500				
2.875	90.448	90.601	90.533	2.875	90.448	90.601	90.533	4.625				
3.000	90.950	91.103	91.035	3.000	90.950	91.103	91.035	4.750				
3.125	91.446	91.599	91.531	3.125	91.446	91.599	91.531	4.875				
3.250	93.320	93.448	93.364	3.250	93.320	93.448	93.364	5.000				
3.375	93.812	93.940	93.856	3.375	93.812	93.940	93.856	5.125				
3.500	94.827	94.715	94.751	3.500	94.827	94.715	94.751	5.250	99.453	99.448	99.409	
3.625	95.305	95.192	95.229	3.625	95.305	95.192	95.229	5.375	99.711	99.706	99.668	
3.750	95.620	95.592	95.607	3.750	95.620	95.592	95.607	5.500	100.042	100.037	99.998	
3.875	96.468	96.468	96.468	3.875	96.468	96.468	96.468	5.625	100.538	100.533	100.494	
4.000	96.869	96.869	96.869	4.000	96.869	96.869	96.869	5.750	100.721	100.703	100.436	
4.125	97.293	97.265	97.280	4.125	97.293	97.265	97.280	5.875	100.850	100.582	100.392	
4.250	98.101	98.068	98.034	4.250	98.101	98.068	98.034	6.000	100.915	100.897	100.629	
4.375	98.442	98.408	98.375	4.375	98.442	98.408	98.375	6.125	101.362	101.094	100.827	
4.500	98.826	98.792	98.759	4.500	98.826	98.792	98.759	6.250	101.429	101.161	100.980	
4.625	99.181	99.147	99.114	4.625	99.181	99.147	99.114	6.375	101.082	101.027	100.935	
4.750	99.557	99.491	99.439	4.750	99.557	99.491	99.439	6.500	101.262	101.206	101.114	
4.875	99.353	99.308	99.308	4.875	99.353	99.308	99.308	6.625	101.616	101.494	101.426	
5.000	99.813	99.768	99.768	5.000	99.813	99.768	99.768	6.750	101.355	101.274	101.132	
5.125	100.267	100.222	100.222	5.125	100.267	100.222	100.222	6.875	101.266	101.186	101.044	
5.250	100.460	100.416	100.416	5.250	100.460	100.416	100.416	7.000	101.412	101.332	101.189	
5.375	99.596	99.624	99.428	5.375	99.596	99.624	99.428	7.125	101.793	101.713	101.570	
5.500	99.882	99.910	99.714	5.500	99.882	99.910	99.714	7.250	100.921	100.787	100.653	
5.625	100.152	100.179	99.983	5.625	100.152	100.179	99.983	7.375				
5.750	99.463	99.363	99.262	5.750	99.463	99.363	99.262	7.500				
5.875	99.766	99.665	99.565	5.875	99.766	99.665	99.565	7.625				
6.000	100.074	99.974	99.873	6.000	100.074	99.974	99.873	7.750				
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	100.850	100.582	100.392	5.875	100.850	100.582	100.392	4.500	96.075	96.009	95.957	
6.000	100.915	100.897	100.629	6.000	100.915	100.897	100.629	4.625	96.540	96.474	96.422	
6.125	101.362	101.094	100.827	6.125	101.362	101.094	100.827	4.750	97.000	96.934	96.883	
6.250	101.429	101.161	100.980	6.250	101.429	101.161	100.980	4.875	96.984	96.939	96.939	
6.375	101.082	101.027	100.935	6.375	101.082	101.027	100.935	5.000	97.444	97.399	97.399	
6.500	101.262	101.206	101.114	6.500	101.262	101.206	101.114	5.125	97.898	97.853	97.853	
6.625	101.616	101.494	101.426	6.625	101.616	101.494	101.426	5.250	98.342	98.297	98.297	
6.750	101.355	101.274	101.132	6.750	101.355	101.274	101.132	5.375	97.049	96.973	96.898	
6.875	101.266	101.186	101.044	6.875	101.266	101.186	101.044	5.500	97.377	97.302	97.226	
7.000	101.412	101.332	101.189	7.000	101.412	101.332	101.189	5.625	97.415	97.340	97.265	
7.125	101.793	101.713	101.570	7.125	101.793	101.713	101.570	5.750	97.838	97.738	97.637	
7.250	100.921	100.787	100.653	7.250	100.921	100.787	100.653	5.875	98.141	98.040	97.940	
7.375				7.375				6.000	98.449	98.349	98.248	
7.500				7.500				6.125	98.717	98.616	98.516	
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	101.565	101.297	101.062	5.875	101.565	101.297	101.062	4.500	101.565	101.297	101.062	
6.000	102.020	101.752	101.510	6.000	102.020	101.752	101.510	6.000	102.020	101.752	101.510	
6.125	102.307	102.039	101.959	6.125	102.307	102.039	101.959	6.125	102.307	102.039	101.959	
6.250	102.524	102.256	102.192	6.250	102.524	102.256	102.192	6.250	102.524	102.256	102.192	
6.375	102.328	102.219	102.110	6.375	102.328	102.219	102.110	6.375	102.328	102.219	102.110	
6.500	102.467	102.358	102.250	6.500	102.467	102.358	102.250	6.500	102.467	102.358	102.250	
6.625	102.728	102.619	102.513	6.625	102.728	102.619	102.513	6.625	102.728	102.619	102.513	
6.750	102.968	102.834	102.725	6.750	102.968	102.834	102.725	6.750	102.968	102.834	102.725	
6.875	102.617	102.483	102.349	6.875	102.617	102.483	102.349	6.875	102.617	102.483	102.349	
7.000	103.189	103.055	102.921	7.000	103.189	103.055	102.921	7.000	103.189	103.055	102.921	
7.125	103.432	103.299	103.16									