



Friday, March 24, 2023
Effective Time:
8:29:30 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	97.597	97.597	97.547
4.625					4.625					5.125	99.233	99.228	98.989
4.750	96.156	96.156	96.106		4.750	96.156	96.156	96.106		5.250	99.548	99.534	99.572
4.875	97.042	97.042	96.992		4.875	97.042	97.042	96.992		5.375	100.110	100.097	100.135
5.000	97.641	97.641	97.591		5.000	97.641	97.641	97.591		5.500	100.557	100.544	100.581
5.125	98.260	98.256	98.228		5.125	98.260	98.256	98.228		5.625	100.915	100.901	100.689
5.250	98.741	98.741	98.729		5.250	98.741	98.741	98.729		5.750	100.986	100.956	100.928
5.375	99.286	99.286	99.251		5.375	99.286	99.286	99.251		5.875	101.450	101.420	101.391
5.500	99.871	99.858	99.895		5.500	99.871	99.858	99.895		6.000	101.852	101.822	101.794
5.625	100.314	100.301	100.338		5.625	100.314	100.301	100.338		6.125	102.191	102.161	102.132
5.750	100.260	100.251	100.233		5.750	100.260	100.251	100.233		6.250	101.918	101.863	101.846
5.875	100.756	100.747	100.729		5.875	100.756	100.747	100.729		6.375	102.339	102.284	102.268
6.000	101.170	101.140	101.111		6.000	101.170	101.140	101.111		6.500	102.730	102.675	102.659
6.125	101.522	101.492	101.464		6.125	101.522	101.492	101.464		6.625	103.074	103.019	103.003
6.250	101.510	101.385	101.260		6.250	101.510	101.385	101.260		6.750	102.315	102.246	102.276
6.375	101.760	101.635	101.561		6.375	101.760	101.635	101.561		6.875	102.689	102.617	102.586
6.500	102.043	101.988	101.971		6.500	102.043	101.988	101.971		7.000	103.078	103.006	102.975
6.625	102.364	102.309	102.293		6.625	102.364	102.309	102.293		7.125	103.108	103.012	103.039
6.750	102.510	102.385	102.260		6.750	102.510	102.385	102.260		7.250	102.708	102.624	102.551
6.875	102.760	102.635	102.510		6.875	102.760	102.635	102.510		7.375	102.687	102.582	102.565
7.000	103.010	102.885	102.760		7.000	103.010	102.885	102.760		7.500	102.965	102.857	102.839
7.125	103.171	103.099	103.068		7.125	103.171	103.099	103.068		7.625	103.206	103.102	103.084
7.250	102.852	102.763	102.694		7.250	102.852	102.763	102.694		7.750			
7.375	103.231	103.142	103.073		7.375	103.231	103.142	103.073		7.875			
7.500	103.564	103.475	103.407		7.500	103.564	103.475	103.407		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	96.798	96.798	96.791		3.990								
4.000	96.643	96.643	96.636		4.000	95.596	95.580	95.556					
4.125	96.973	96.973	96.966		4.125	96.066	96.050	96.027					
4.250	97.881	97.881	97.831		4.250	97.843	97.843	97.793					
4.375	98.325	98.325	98.275		4.375	98.444	98.444	98.394					
4.500	98.694	98.694	98.644		4.500	98.724	98.724	98.674					
4.625	99.272	99.194	99.153		4.625	99.272	99.194	99.153					
4.750	99.783	99.704	99.664		4.750	99.533	99.704	99.664					
4.875	100.214	100.136	100.095		4.875	99.964	99.886	99.845					
5.000	100.293	100.464	100.424		5.000	100.293	100.214	100.174					
5.125	100.216	100.153	100.154		5.125	100.216	100.153	100.154					
5.250	100.697	100.635	100.636		5.250	100.447	100.385	100.386					
5.375	101.109	101.046	101.047		5.375	100.859	100.796	100.797					
5.500	101.165	101.103	101.104		5.500	101.165	101.103	101.104					
5.625	101.190	101.047	100.972		5.625	100.940	100.797	100.972					
5.750	101.411	101.518	101.443		5.750	101.411	101.268	101.193					
5.875	101.817	101.674	101.849		5.875	101.817	101.674	101.599					
6.000	102.115	101.972	102.147		6.000	102.115	101.972	101.897					
6.125	101.939	101.796	101.699		6.125	101.689	101.796	101.699					
6.250	102.400	102.257	102.161		6.250	102.150	102.007	101.911					
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
5.750	99.934	99.904	99.876		5.625	99.426	99.396	99.368		4.125	96.499	96.485	96.508
5.875	100.384	100.354	100.326		5.750	99.946	99.916	99.887		4.250	96.977	96.964	96.987
6.000	100.774	100.744	100.715		5.875	100.409	100.379	100.350		4.375	97.412	97.398	97.421
6.125	101.111	101.081	101.052		6.000	100.783	100.753	100.725		4.500	97.789	97.776	97.799
6.250	100.874	100.819	100.803		6.125	101.049	101.019	100.991		4.625	97.610	97.532	97.491
6.375	101.286	101.231	101.215		6.250	100.875	100.820	100.804		4.750	98.353	98.479	98.216
6.500	101.662	101.607	101.591		6.375	101.296	101.241	101.225		4.875	98.783	98.663	98.650
6.625	101.962	101.906	101.890		6.500	101.646	101.591	101.575		5.000	99.241	99.126	99.113
6.750	101.778	101.706	101.675		6.625	101.894	101.839	101.822		5.125	99.426	99.362	99.350
6.875	102.174	102.102	102.071		6.750	101.523	101.451	101.420		5.250	99.776	99.717	99.705
7.000	102.069	101.963	101.995		6.875	101.926	101.854	101.823		5.375	100.253	100.198	100.184
7.125	102.237	102.151	102.174		7.000	101.474	101.404	101.347		5.500	100.449	100.398	100.381
7.250	102.116	102.029	102.012		7.125	101.754	101.686	101.626		5.625	100.353	100.259	100.238
7.375	102.384	102.288	102.267		7.250	101.033	100.944	100.883		5.750	100.732	100.707	100.678
7.500	102.654	102.558	102.535		7.375	100.320	100.130	100.029		5.875	101.068	101.047	101.015
7.625	102.800	102.706	102.683		7.500	100.526	100.334	100.231		6.000	99.161	99.111	99.101

Conventional Fixed Adjustments												
Cumulative LPPA Cap												
FTHB with AMI at or below 100% or 120% in designated High Cost Areas				0.000								
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LPPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.							



Friday, March 24, 2023

Effective Time:

8:29:30 AM

FlexPoint Inc

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	97.779	97.692	97.849	5.125	98.565	98.477	98.383	5.875	100.232	100.142	100.048	
4.750	98.217	98.130	98.036	5.250	98.985	98.897	98.803	6.000	100.586	100.496	100.402	
4.875	98.514	98.427	98.333	5.375	99.423	99.335	99.241	6.125	100.707	100.616	100.772	
5.000	98.836	98.749	98.655	5.500	99.786	99.947	99.853	6.250	101.019	100.928	100.834	
5.125	99.415	99.327	99.233	5.625	100.378	100.289	100.195	6.375	100.982	100.890	100.826	
5.250	99.731	99.642	99.549	5.750	100.720	100.631	100.537	6.500	101.416	101.353	101.041	
5.375	100.043	99.955	99.861	5.875	101.058	100.968	100.875	6.625	101.636	101.573	101.511	
5.500	100.369	100.280	100.186	6.000	101.393	101.302	101.209	6.750	101.719	101.656	101.594	
5.625	100.695	100.606	100.512	6.125	101.122	101.634	101.540	6.875	102.190	102.127	102.065	
5.750	100.991	100.901	100.807	6.250	101.016	100.953	101.594	7.000	102.666	102.603	102.540	
5.875	101.274	101.184	101.090	6.375	101.088	101.025	101.556	7.125	102.757	102.694	102.632	
6.000	101.513	101.450	101.387	6.500	101.333	101.270	101.527					
6.125	101.171	101.599	101.505	6.625	101.577	101.514	101.451					
6.250	101.378	101.315	101.533	6.750	101.653	101.590	101.527					
6.375	101.587	101.524	101.711	6.875	101.907	101.844	101.781					
6.500				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	97.479	97.416	97.353	4.875	97.016	96.953	96.890	5.750	99.466	99.403	99.340	
4.875	97.809	97.746	97.683	5.000	97.425	97.362	97.299	5.875	99.537	99.474	99.411	
5.000	98.136	98.073	98.010	5.125	97.821	97.758	97.695	6.000	99.802	99.739	99.676	
5.125	98.756	98.693	98.630	5.250	98.214	98.151	98.088	6.125	100.064	100.001	99.938	
5.250	99.238	99.175	99.112	5.375	98.606	98.543	98.480	6.250	100.328	100.265	100.202	
5.375	99.578	99.515	99.452	5.500	99.169	99.106	99.043	6.375	100.597	100.534	100.471	
5.500	99.916	99.853	99.790	5.625	99.569	99.506	99.443	6.500	101.061	100.998	100.935	
5.625	100.109	100.046	99.983	5.750	99.973	99.910	99.847	6.625	101.531	101.468	101.405	
5.750	100.454	100.391	100.328	5.875	100.375	100.312	100.249	6.750	101.614	101.551	101.488	
5.875	100.804	100.741	100.678	6.000	100.608	100.545	100.482	6.875	102.086	102.023	101.960	
6.000	101.158	101.095	101.032	6.125	101.018	100.955	100.892	7.000	102.561	102.498	102.435	
6.125	101.067	101.004	100.941	6.250	100.912	100.849	100.786	7.125	102.652	102.589	102.526	
6.250	101.273	101.210	101.147	6.375	100.983	100.920	100.857					
6.375	101.483	101.420	101.357	6.500	101.228	101.165	101.102					
6.500												
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

Cumulative LLPA Cap	
FTHB with AML at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750

Additional Purchase LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-2.500	-2.500	-2.500	-2.750	2.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.250	-0.250

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000



Friday, March 24, 2023
Effective Time:
8:29:30 AM

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

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	101.390	101.360	101.331	6.000	101.390	101.360	101.331	4.250	97.231	97.231	97.224	
6.125	101.704	101.674	101.645	6.125	101.704	101.674	101.645	4.375	97.598	97.588	97.575	
6.250	101.510	101.385	101.326	6.250	101.397	101.342	101.326	4.500	98.082	98.066	98.046	
6.375	101.852	101.797	101.781	6.375	101.852	101.797	101.781	4.625	98.505	98.489	98.469	
6.500	102.263	102.208	102.191	6.500	102.263	102.208	102.191	4.750	99.153	99.137	99.117	
6.625	102.562	102.507	102.491	6.625	102.312	102.257	102.241	4.875	99.454	99.438	99.418	
6.750	102.510	102.385	102.260	6.750	102.238	102.166	102.135	5.000	99.708	99.692	99.672	
6.875	102.760	102.635	102.571	6.875	102.674	102.602	102.571	5.125	99.723	99.707	99.687	
7.000	103.083	103.011	102.980	7.000	102.833	102.761	102.730	5.250	100.112	100.096	100.080	
7.125	103.141	103.069	103.038	7.125	103.141	103.069	103.038	5.375	100.206	100.190	100.174	
7.250	103.072	102.983	102.914	7.250	103.072	102.983	102.914	5.500	100.359	100.343	100.327	
7.375	103.201	103.112	103.043	7.375	103.201	103.112	103.043	5.625	100.465	100.442	100.423	
7.500	103.534	103.445	103.377	7.500	103.534	103.445	103.377	5.750	100.579	100.547	100.501	
7.625				7.625				5.875	100.653	100.620	100.574	
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	97.030	96.887	96.869									
4.375	97.241	97.352	97.334									
4.500	97.688	97.805	97.787									
4.625	98.288	98.159	98.141									
4.750	98.575	98.451	98.433									
4.875	98.861	98.741	98.723									
5.000	98.952	99.087	99.069									
5.125	98.871	98.855	98.837									
5.250	99.139	99.123	99.107									
5.375	99.378	99.359	99.343									
5.500	99.683	99.633	99.611									
5.625	99.793	99.761	99.737									
5.750	100.135	100.046	100.017									
5.875	100.419	100.335	100.303									
Home Ready Adjustments												
Cumulative LLPA Caps												
Home Ready			0.000									
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125			
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250			
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500			
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750			
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875			
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125			
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250			
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500			
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750			
Additional Purchase LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375			
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625			
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000			
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250			
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625			
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750			
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125			
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500			
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500			
Additional R/T Refinance LLPA Adjusters												
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97			
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750			
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125			
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500			
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625			
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000			
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875			
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000			



Friday, March 24, 2023
Effective Time:
8:29:30 AM

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

Home Possible											
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	100.756	100.747	100.479	5.875	100.506	100.497	100.479	4.125	96.973	96.973	96.966
6.000	101.110	101.101	101.083	6.000	100.860	100.851	100.833	4.250	97.231	97.231	97.224
6.125	101.269	101.261	101.242	6.125	101.019	101.011	100.992	4.375	97.598	97.588	97.575
6.250	101.510	101.385	101.260	6.250	100.986	100.961	100.939	4.500	98.082	98.066	98.046
6.375	101.760	101.635	101.524	6.375	101.321	101.296	101.274	4.625	98.505	98.489	98.469
6.500	102.010	101.905	101.883	6.500	101.680	101.655	101.633	4.750	99.153	99.137	99.117
6.625	102.260	102.135	102.010	6.625	101.745	101.719	101.697	4.875	99.454	99.438	99.418
6.750	102.260	102.385	102.260	6.750	101.756	101.715	101.672	5.000	99.708	99.692	99.672
6.875	102.760	102.635	102.510	6.875	102.034	101.993	101.950	5.125	99.723	99.707	99.687
7.000	103.010	102.885	102.760	7.000	102.300	102.258	102.216	5.250	100.112	100.096	100.080
7.125	102.434	102.392	102.350	7.125	102.434	102.392	102.350	5.375	100.206	100.190	100.174
7.250	102.458	102.374	102.301	7.250	102.458	102.374	102.301	5.500	100.359	100.343	100.327
7.375	101.603	101.483	101.411	7.375	101.343	101.224	101.152	5.625	100.465	100.442	100.423
7.500	101.989	101.868	101.792	7.500	101.648	101.528	101.453	5.750	100.579	100.547	100.501
7.625				7.625				5.875	100.653	100.620	100.574
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	96.510	96.489	96.469								
4.250	97.030	96.887	96.869								
4.375	97.241	97.352	97.334								
4.500	97.688	97.805	97.787								
4.625	98.288	98.159	98.141								
4.750	98.575	98.451	98.433								
4.875	98.861	98.741	98.723								
5.000	98.952	99.087	99.069								
5.125	98.871	98.855	98.837								
5.250	99.139	99.123	99.107								
5.375	99.378	99.359	99.343								
5.500	99.683	99.633	99.611								
5.625	99.793	99.761	99.737								
5.750	100.135	100.046	100.017								
Home Possible Adjustments											
Cumulative LLPA Caps											
Home Possible			0.000								
Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125		
760-779	0.000	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.250		
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500		
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750		
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875		
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125		
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250		
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500		
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750		
Additional Purchase LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750		
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000		
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		
R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375		
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625		
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000		
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250		
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625		
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750		
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125		
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500		
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500		
Additional R/T Refinance LLPA Adjusters											
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97		
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750		
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125		
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500		
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625		
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000		
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875		
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		



Friday, March 24, 2023
Effective Time:
8:29:30 AM

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

RefiNow											
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
5.125	97.899	97.938	97.905	2.125				2.125			
5.250	98.388	98.400	98.358	2.250				2.250			
5.375	98.803	98.814	98.768	2.375				2.375			
5.500	99.257	99.265	99.217	2.500				2.500			
5.625	99.723	99.728	99.681	2.625				2.625			
5.750	99.763	99.749	99.724	2.750				2.750			
5.875	100.124	100.102	100.075	2.875				2.875			
6.000	100.539	100.514	100.485	3.000				3.000			
6.125	101.015	100.988	100.958	3.125				3.125			
6.250	100.735	100.695	100.704	3.250				3.250			
6.375	101.069	101.016	101.022	3.375				3.375			
6.500	101.390	101.328	101.331	3.500				3.500			
6.625	101.789	101.724	101.728	3.625				3.625			
6.750	101.588	101.524	101.550	3.750				3.750			
6.875	101.846	101.768	101.791	3.875				3.875			
7.000	102.112	102.026	102.047	4.000				4.000			
7.125	102.407	102.322	102.344	4.125				4.125			
7.250	102.377	102.292	102.274	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

Cumulative LLPA Cap	
FTHB with AML at or below 100% or 120% in designated High Cost Areas	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	0.000	-0.375	-0.375	-0.250	-0.250	-0.125	
760-779	0.000	0.000	0.000	-0.250	-0.625	-0.625	-0.500	-0.500	-0.250	
740-759	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.500	
720-739	0.000	0.000	-0.250	-0.750	-1.250	-1.250	-1.000	-0.875	-0.750	
700-719	0.000	0.000	-0.375	-0.875	-1.375	-1.500	-1.250	-1.125	-0.875	
680-699	0.000	0.000	-0.625	-1.125	-1.750	-1.875	-1.500	-1.375	-1.125	
660-679	0.000	0.000	-0.750	-1.375	-1.875	-2.125	-1.750	-1.625	-1.250	
640-659	0.000	0.000	-1.125	-1.500	-2.250	-2.500	-2.000	-1.875	-1.500	
620-639	0.000	-0.125	-1.500	-2.125	-2.750	-2.875	-2.625	-2.250	-1.750	

Additional Purchase LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125	
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500	
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500	

Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

Cash-Out Refinance LTV / FICO Adjusters: All Products					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000



Friday, March 24, 2023
Effective Time:
8:29:30 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					4.625					4.625				
4.750	96.161	96.134	96.109		4.750	96.161	96.134	96.109		4.750	96.161	96.134	96.109	
4.875	96.616	96.571	96.548		4.875	96.616	96.571	96.548		4.875	96.616	96.571	96.548	
5.000	99.497	99.480	99.463		5.000	99.497	99.480	99.463		5.000	99.497	99.480	99.463	
5.125	99.994	99.977	99.961		5.125	99.994	99.977	99.961		5.125	99.994	99.977	99.961	
5.250	100.621	100.554	100.487		5.250	100.621	100.554	100.487		5.250	100.621	100.554	100.487	
5.375	100.525	100.458	100.391		5.375	100.525	100.458	100.391		5.375	100.525	100.458	100.391	
5.500	100.957	100.890	100.823		5.500	100.957	100.890	100.823		5.500	100.957	100.890	100.823	
5.625	101.538	101.471	101.404		5.625	101.538	101.471	101.404		5.625	101.538	101.471	101.404	
5.750	101.902	101.685	101.467		5.750	101.902	101.685	101.467		5.750	101.902	101.685	101.467	
5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261	
6.000	101.954	101.737	101.769		6.000	101.954	101.737	101.769		6.000	101.954	101.737	101.769	
6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864	
6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954	
6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939	
6.500	102.367	102.291	102.216		6.500	102.367	102.291	102.216		6.500	102.367	102.291	102.216	
6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346	
6.750	102.580	102.413	102.298		6.750	102.580	102.413	102.298		6.750	102.580	102.413	102.298	
6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263	
7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468	
7.125	102.912	102.676	102.629		7.125	102.912	102.676	102.629		7.125	102.912	102.676	102.629	
7.250	102.981	102.758	102.699		7.250	102.981	102.758	102.699		7.250	102.981	102.758	102.699	
7.375					7.375					7.375				
7.500					7.500					7.500				
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	89.839	89.968	90.028		2.750	89.839	89.968	90.028		4.500				
2.875	90.341	90.469	90.530		2.875	90.341	90.469	90.530		4.625				
3.000	90.842	90.970	91.031		3.000	90.842	90.970	91.031		4.750	96.377	96.339	96.331	
3.125	91.342	91.471	91.531		3.125	91.342	91.471	91.531		4.875	96.934	96.895	96.887	
3.250	92.678	92.785	92.833		3.250	92.678	92.785	92.833		5.000	97.464	97.430	97.417	
3.375	93.177	93.284	93.333		3.375	93.177	93.284	93.333		5.125	99.012	98.924	98.927	
3.500	94.301	94.303	94.309		3.500	94.301	94.303	94.309		5.250	99.135	99.068	99.001	
3.625	94.788	94.790	94.796		3.625	94.788	94.790	94.796		5.375	99.540	99.401	99.391	
3.750	95.018	95.020	95.277		3.750	95.018	95.020	95.277		5.500	100.069	99.930	99.920	
3.875	95.830	95.804	95.779		3.875	95.830	95.804	95.779		5.625	100.562	100.423	100.413	
4.000	96.230	96.205	96.180		4.000	96.230	96.205	96.180		5.750	100.957	100.740	100.522	
4.125	96.622	96.608	96.631		4.125	96.622	96.608	96.631		5.875	100.982	101.014	100.796	
4.250	97.514	97.447	97.380		4.250	97.514	97.447	97.380		6.000	101.349	101.132	100.943	
4.375	97.825	97.758	97.691		4.375	97.825	97.758	97.691		6.125	101.536	101.367	101.344	
4.500	98.333	98.266	98.199		4.500	98.333	98.266	98.199		6.250	101.239	101.079	100.993	
4.625	98.941	98.874	98.807		4.625	98.941	98.874	98.807		6.375	101.266	101.120	101.085	
4.750	98.952	98.874	98.833		4.750	98.952	98.874	98.833		6.500	101.387	101.242	101.207	
4.875	98.815	98.765	98.715		4.875	98.815	98.765	98.715		6.625	101.724	101.578	101.543	
5.000	99.003	98.940	98.941		5.000	99.003	98.940	98.941		6.750	101.407	101.285	101.183	
5.125	99.459	99.396	99.397		5.125	99.459	99.396	99.397		6.875	101.569	101.324	101.277	
5.250	99.659	99.596	99.597		5.250	99.659	99.596	99.597		7.000	101.839	101.595	101.548	
5.375	99.207	99.231	99.229		5.375	99.207	99.231	99.229		7.125	102.164	101.920	101.873	
5.500	99.526	99.550	99.548		5.500	99.526	99.550	99.548		7.250	100.953	100.769	100.709	
5.625	99.568	99.592	99.590		5.625	99.568	99.592	99.590		7.375				
5.750	99.125	99.108	99.092		5.750	99.125	99.108	99.092		7.500				
5.875	99.437	99.420	99.403		5.875	99.437	99.420	99.403		7.625				
6.000					6.000					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	100.982	101.014	100.796		5.875	100.982	101.014	100.796		4.500	95.653	95.574	95.534	
6.000	101.349	101.132	100.943		6.000	101.349	101.132	100.943		4.625	96.120	96.041	96.001	
6.125	101.536	101.367	101.344		6.125	101.536	101.367	101.344		4.750	96.583	96.505	96.464	
6.250	101.239	101.079	100.993		6.250	101.239	101.079	100.993		4.875	96.297	96.235	96.236	
6.375	101.266	101.120	101.085		6.375	101.266	101.120	101.085		5.000	96.759	96.697	96.698	
6.500	101.387	101.242	101.207		6.500	101.387	101.242	101.207		5.125	97.215	97.153	97.154	
6.625	101.724	101.578	101.543		6.625	101.724	101.578	101.543		5.250	97.665	97.603	97.604	
6.750	101.407	101.285	101.183		6.750	101.407	101.285	101.183		5.375	96.664	96.605	96.547	
6.875	101.569	101.324	101.277		6.875	101.569	101.324	101.277		5.500	96.798	96.739	96.681	
7.000	101.839	101.595	101.548		7.000	101.839	101.595	101.548		5.625	96.839	96.781	96.722	
7.125	102.164	101.920	101.873		7.125	102.164	101.920	101.873		5.750	97.500	97.483	97.467	
7.250	100.953	100.769	100.709		7.250	100.953	100.769	100.709		5.875	97.812	97.795	97.778	
7.375					7.375					6.000				
7.500					7.500					6.125				
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	101.697	101.479	101.261		5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261	
6.000	101.954	101.737	101.769		6.000	101.954	101.737	101.769		6.000	101.954	101.737	101.769	
6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864	
6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954	
6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939	
6.500	102.367	102.291	102.216		6.500	102.367	102.291	102.216		6.500	102.367	102.291	102.216	
6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346	
6.750	102.580	102.413	102.298		6.750	102.580	102.413	102.298		6.750	102.580	102.413	102.298	
6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263	
7.000	102.803	102.635												



Friday, March 24, 2023
Effective Time:
8:29:30 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					4.500					4.500				
4.625					4.625					4.625				
4.750	96.161	96.134	96.109		4.750	96.161	96.134	96.109		4.750	96.161	96.134	96.109	
4.875	98.655	98.607	98.610		4.875	98.655	98.607	98.610		4.875	98.655	98.607	98.610	
5.000	99.747	99.730	99.713		5.000	99.747	99.730	99.713		5.000	99.747	99.730	99.713	
5.125	99.994	99.977	99.961		5.125	99.994	99.977	99.961		5.125	99.994	99.977	99.961	
5.250	100.621	100.554	100.487		5.250	100.621	100.554	100.487		5.250	100.621	100.554	100.487	
5.375	100.525	100.458	100.391		5.375	100.525	100.458	100.391		5.375	100.525	100.458	100.391	
5.500	101.207	101.140	101.073		5.500	101.207	101.140	101.073		5.500	101.207	101.140	101.073	
5.625	101.538	101.471	101.404		5.625	101.538	101.471	101.404		5.625	101.538	101.471	101.404	
5.750	101.902	101.685	101.467		5.750	101.902	101.685	101.467		5.750	101.902	101.685	101.467	
5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261	
6.000	101.954	101.737	101.519		6.000	101.954	101.737	101.519		6.000	101.954	101.737	101.519	
6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864	
6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954	
6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939	
6.500	102.117	102.041	101.966		6.500	102.117	102.041	101.966		6.500	102.117	102.041	101.966	
6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346	
6.750	102.580	102.413	102.271		6.750	102.580	102.413	102.271		6.750	102.580	102.413	102.271	
6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263	
7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468	
7.125	102.742	102.570	102.474		7.125	102.742	102.570	102.474		7.125	102.742	102.570	102.474	
7.250					7.250					7.250				
7.375					7.375					7.375				
7.500					7.500					7.500				
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	90.372	90.500	90.561		2.875	90.372	90.500	90.561		4.625				
3.000	90.881	91.009	91.070		3.000	90.881	91.009	91.070		4.750				
3.125	91.385	91.514	91.575		3.125	91.385	91.514	91.575		4.875				
3.250	92.692	92.800	92.848		3.250	92.692	92.800	92.848		5.000				
3.375	93.193	93.301	93.349		3.375	93.193	93.301	93.349		5.125				
3.500	94.301	94.303	94.309		3.500	94.301	94.303	94.309		5.250	99.135	99.068	99.001	
3.625	94.788	94.790	94.796		3.625	94.788	94.790	94.796		5.375	99.582	99.463	99.453	
3.750	95.018	95.020	95.277		3.750	95.018	95.020	95.277		5.500	100.104	99.985	99.975	
3.875	95.830	95.804	95.779		3.875	95.830	95.804	95.779		5.625	100.656	100.537	100.528	
4.000	96.230	96.205	96.180		4.000	96.230	96.205	96.180		5.750	100.957	100.740	100.522	
4.125	96.622	96.608	96.631		4.125	96.622	96.608	96.631		5.875	100.982	100.764	100.796	
4.250	97.514	97.447	97.380		4.250	97.514	97.447	97.380		6.000	101.349	101.132	100.914	
4.375	97.825	97.758	97.691		4.375	97.825	97.758	97.691		6.125	101.354	101.136	100.973	
4.500	98.333	98.266	98.199		4.500	98.333	98.266	98.199		6.250	101.239	101.079	100.993	
4.625	98.941	98.874	98.807		4.625	98.941	98.874	98.807		6.375	101.062	100.937	100.902	
4.750	98.952	98.874	98.833		4.750	98.952	98.874	98.833		6.500	101.384	101.258	101.224	
4.875	98.815	98.765	98.715		4.875	98.815	98.765	98.715		6.625	101.679	101.553	101.268	
5.000	99.003	98.940	98.941		5.000	99.003	98.940	98.941		6.750	101.407	101.285	101.183	
5.125	99.459	99.396	99.397		5.125	99.459	99.396	99.397		6.875	101.405	101.180	101.133	
5.250	99.659	99.596	99.597		5.250	99.659	99.596	99.597		7.000	101.676	101.452	101.405	
5.375	99.119	99.143	99.141		5.375	99.119	99.143	99.141		7.125	101.927	101.703	101.655	
5.500	99.405	99.429	99.427		5.500	99.405	99.429	99.427		7.250				
5.625	99.673	99.698	99.446		5.625	99.673	99.698	99.446		7.375				
5.750	99.125	99.108	99.092		5.750	99.125	99.108	99.092		7.500				
5.875	99.437	99.420	99.403		5.875	99.437	99.420	99.403		7.625				
6.000					6.000					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	100.982	100.764	100.796		5.875	100.982	100.764	100.796		4.500	95.653	95.574	95.534	
6.000	101.349	101.132	100.914		6.000	101.349	101.132	100.914		4.625	96.120	96.041	96.001	
6.125	101.354	101.136	100.973		6.125	101.354	101.136	100.973		4.750	96.583	96.505	96.464	
6.250	101.239	101.079	100.993		6.250	101.239	101.079	100.993		4.875	96.297	96.235	96.236	
6.375	101.062	100.937	100.902		6.375	101.062	100.937	100.902		5.000	96.759	96.697	96.698	
6.500	101.384	101.258	101.224		6.500	101.384	101.258	101.224		5.125	97.215	97.153	97.154	
6.625	101.679	101.553	101.268		6.625	101.679	101.553	101.268		5.250	97.665	97.603	97.604	
6.750	101.407	101.285	101.183		6.750	101.407	101.285	101.183		5.375	96.964	96.905	96.547	
6.875	101.405	101.180	101.133		6.875	101.405	101.180	101.133		5.500	96.798	96.739	96.681	
7.000	101.676	101.452	101.405		7.000	101.676	101.452	101.405		5.625	96.839	96.781	96.722	
7.125	101.927	101.703	101.655		7.125	101.927	101.703	101.655		5.750	97.500	97.483	97.467	
7.250					7.250					6.000				
7.375					7.375					6.125				
7.500					7.500									
7.625					7.625									
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	101.697	101.479	101.261		5.875	101.697	101.479	101.261		5.875	101.697	101.479	101.261	
6.000	101.954	101.737	101.519		6.000	101.954	101.737	101.519		6.000	101.954	101.737	101.519	
6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864		6.125	102.299	102.081	101.864	
6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954		6.250	102.334	102.116	101.954	
6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939		6.375	102.090	102.014	101.939	
6.500	102.117	102.041	101.966		6.500	102.117	102.041	101.966		6.500	102.117	102.041	101.966	
6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346		6.625	102.497	102.421	102.346	
6.750	102.580	102.413	102.271		6.750	102.580	102.413	102.271		6.750	102.580	102.413	102.271	
6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263		6.875	102.598	102.431	102.263	
7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468		7.000	102.803	102.635	102.468	
7.125	102.742	102.570	102.474		7.125	102.742	102.570	102.474		7.125	102.742	102.570	102.474	
7.250					7.250					7.250				
7.375					7.375					7.375				
7.500					7.500					7.500				
7.625					7.625					7.625				
VA 15 Yr Fixed IRRRL					VA 10 Yr Fixed IRRRL					VA 30 Yr Fixed HB IRRRL				
Rate	10 Day	25 Day	40 Day		Rate	10 Day	25 Day	40 Day		Rate	10 Day	25 Day	40 Day	
4.500	98.333	98.266	98.199		4.500	98.333	98.266	98.199		5.875	100.982	100.764	100.796	
4.625	98.941	98.874	98.807		4.625	98.941	98.874	98.807		6.000	101.349	101.132	100.914	
4.750	98.952	98.874	98.833		4.750	98.952	98.874	98.833		6.125	101.354	101.136	100.973	
4.875	98.815	98.765	98.715		4.875	98.815	98.765	98.715		6.250	101.239	101.079	100.993	
5.000	99.003	98.940	98.941		5.000	99.003	98.940	98.941		6.37				