



FlexPoint Inc

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

Monday, April 10, 2023
Effective Time:
8:26:32 AM

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	97.377	97.359	97.387	
4.625				4.625				5.125	98.511	98.495	98.509	
4.750	95.218	95.218	95.168	4.750	95.218	95.218	95.168	5.250	98.922	98.899	98.907	
4.875	96.087	96.087	96.037	4.875	96.087	96.087	96.037	5.375	99.503	99.481	99.488	
5.000	96.922	97.159	96.929	5.000	96.922	97.159	96.929	5.500	99.744	99.722	99.729	
5.125	97.677	97.658	97.438	5.125	97.677	97.658	97.438	5.625	100.348	100.326	100.333	
5.250	98.339	98.334	98.327	5.250	98.339	98.334	98.327	5.750	100.398	100.362	100.355	
5.375	98.860	98.855	98.848	5.375	98.860	98.855	98.848	5.875	100.875	100.839	100.832	
5.500	99.350	99.344	99.337	5.500	99.350	99.344	99.337	6.000	101.288	101.251	101.244	
5.625	99.723	99.716	99.709	5.625	99.723	99.716	99.709	6.125	101.620	101.584	101.577	
5.750	99.941	99.935	99.928	5.750	99.941	99.935	99.928	6.250	101.532	101.487	101.468	
5.875	100.409	100.403	100.396	5.875	100.409	100.403	100.396	6.375	101.909	101.858	101.837	
6.000	100.790	100.784	100.777	6.000	100.790	100.784	100.777	6.500	102.298	102.247	102.226	
6.125	101.045	101.009	101.002	6.125	101.045	101.009	101.002	6.625	102.642	102.591	102.570	
6.250	101.093	101.079	101.065	6.250	101.093	101.079	101.065	6.750	102.180	102.193	102.160	
6.375	101.417	101.403	101.389	6.375	101.417	101.403	101.389	6.875	102.475	102.446	102.417	
6.500	101.767	101.753	101.739	6.500	101.767	101.753	101.739	7.000	102.854	102.790	102.754	
6.625	102.025	101.975	101.954	6.625	102.025	101.975	101.954	7.125	102.946	102.955	102.928	
6.750	102.028	102.007	101.985	6.750	102.028	102.007	101.985	7.250	103.036	102.994	102.951	
6.875	102.291	102.270	102.249	6.875	102.291	102.270	102.249	7.375	102.648	102.622	102.579	
7.000	102.639	102.575	102.543	7.000	102.639	102.575	102.543	7.500	102.925	102.898	102.857	
7.125	102.953	102.889	102.854	7.125	102.953	102.889	102.854	7.625	103.181	103.154	103.113	
7.250	103.036	102.994	102.951	7.250	103.036	102.994	102.951	7.750				
7.375	103.181	103.078	103.000	7.375	103.181	103.078	103.000	7.875				
7.500	103.520	103.417	103.338	7.500	103.520	103.417	103.338	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 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	95.861	95.861	95.836	3.990								
4.000	95.905	95.896	95.880	4.000	94.939	94.914	94.883					
4.125	96.230	96.220	96.205	4.125	95.403	95.378	95.347					
4.250	97.224	97.214	97.237	4.250	97.189	97.179	97.208					
4.375	97.695	97.685	97.708	4.375	97.540	97.540	97.545					
4.500	98.020	98.009	98.032	4.500	97.973	97.913	97.936					
4.625	98.567	98.490	98.397	4.625	98.567	98.490	98.397					
4.750	99.093	99.016	98.922	4.750	99.093	99.016	98.922					
4.875	99.533	99.457	99.363	4.875	99.283	99.207	99.363					
5.000	99.868	99.791	99.698	5.000	99.618	99.541	99.448					
5.125	99.624	99.605	99.613	5.125	99.624	99.605	99.613					
5.250	100.111	100.092	100.100	5.250	100.111	100.092	100.100					
5.375	100.525	100.507	100.514	5.375	100.525	100.507	100.514					
5.500	100.828	100.809	100.817	5.500	100.578	100.559	100.567					
5.625	100.660	100.580	100.502	5.625	100.410	100.330	100.502					
5.750	101.133	101.053	100.975	5.750	100.883	100.803	100.725					
5.875	101.541	101.461	101.383	5.875	101.291	101.211	101.133					
6.000	101.836	101.756	101.678	6.000	101.586	101.506	101.428					
6.125	101.622	101.514	101.389	6.125	101.372	101.264	101.389					
6.250	102.089	101.981	101.856	6.250	101.839	101.731	101.606					

Conventional 30 Yr Fixed High Balance												
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	99.438	99.402	99.395	5.625	98.684	98.648	98.640	4.125	95.901	95.866	95.834	
5.875	99.900	99.864	99.857	5.750	99.202	99.166	99.159	4.250	96.380	96.344	96.313	
6.000	100.301	100.265	100.258	5.875	99.678	99.642	99.635	4.375	96.815	96.779	96.747	
6.125	100.632	100.596	100.588	6.000	100.063	100.027	100.019	4.500	97.197	97.161	97.129	
6.250	100.531	100.481	100.459	6.125	100.322	100.286	100.279	4.625	96.655	96.578	96.484	
6.375	100.947	100.897	100.875	6.250	100.284	100.234	100.212	4.750	97.116	97.039	96.945	
6.500	101.322	101.272	101.251	6.375	100.710	100.659	100.638	4.875	97.512	97.436	97.364	
6.625	101.621	101.571	101.550	6.500	101.057	101.007	100.985	5.000	97.829	97.777	97.785	
6.750	101.563	101.499	101.464	6.625	101.305	101.254	101.233	5.125	98.213	98.194	98.202	
6.875	101.959	101.895	101.860	6.750	101.309	101.245	101.210	5.250	98.639	98.620	98.628	
7.000	102.325	102.261	102.226	6.875	101.712	101.649	101.613	5.375	99.012	98.993	99.001	
7.125	101.925	101.950	101.906	7.000	102.049	101.985	101.950	5.500	99.293	99.274	99.282	
7.250	101.836	101.780	101.723	7.125	100.409	100.418	100.270	5.625	99.219	99.139	99.061	
7.375	101.697	101.670	101.594	7.250	100.120	100.097	99.887	5.750	99.634	99.554	99.475	
7.500	101.932	101.904	101.831	7.375	100.326	100.300	100.092	5.875	99.997	99.917	99.839	
7.625	102.120	102.092	102.019	7.500	100.526	100.499	100.292	6.000	100.247	100.166	100.088	

Conventional Fixed Adjustments

Cumulative LLPA Cap	
FTBH 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 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				



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

Monday, April 10, 2023
Effective Time:
8:26:32 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	97.180	97.087	97.002	5.125	98.011	97.918	97.833	5.875	99.488	99.395	99.310	
4.750	97.617	97.524	97.439	5.250	98.425	98.332	98.247	6.000	99.837	99.743	99.658	
4.875	97.914	97.821	97.736	5.375	98.855	98.762	98.676	6.125	100.199	100.106	100.020	
5.000	98.211	98.118	98.033	5.500	99.222	99.129	99.044	6.250	100.265	100.172	100.087	
5.125	98.508	98.465	98.580	5.625	99.572	99.478	99.393	6.375	100.486	100.392	100.307	
5.250	99.049	98.956	98.870	5.750	99.909	99.816	99.731	6.500	100.556	100.493	100.431	
5.375	99.338	99.245	99.159	5.875	100.239	100.146	100.060	6.625	100.772	100.709	100.647	
5.500	99.633	99.540	99.455	6.000	100.496	100.403	100.318	6.750	100.664	100.601	100.539	
5.625	99.928	99.835	99.750	6.125	100.734	100.890	100.805	6.875	101.130	101.067	101.005	
5.750	100.154	100.061	99.976	6.250	100.769	100.676	100.590	7.000	101.601	101.538	101.475	
5.875	100.359	100.266	100.181	6.375	100.731	100.638	100.803	7.125	101.693	101.630	101.567	
6.000	100.610	100.547	100.484	6.500	100.958	100.865	100.780					
6.125	100.759	100.665	100.580	6.625	100.673	100.610	100.547					
6.250	100.792	100.699	100.614	6.750	100.749	100.686	100.623					
6.375	100.936	100.873	100.810	6.875	101.002	100.939	100.876					
6.500	101.005	100.942	100.879	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	96.612	96.549	96.486	4.875	96.149	96.086	96.023	5.750	98.618	98.555	98.492	
4.875	96.939	96.876	96.813	5.000	96.555	96.492	96.429	5.875	98.690	98.627	98.564	
5.000	97.263	97.200	97.137	5.125	96.946	96.883	96.820	6.000	98.952	98.889	98.826	
5.125	97.875	97.812	97.749	5.250	97.336	97.273	97.210	6.125	99.212	99.149	99.086	
5.250	98.353	98.290	98.227	5.375	97.724	97.661	97.598	6.250	99.475	99.412	99.349	
5.375	98.689	98.626	98.563	5.500	98.281	98.218	98.155	6.375	99.741	99.678	99.615	
5.500	99.024	98.961	98.898	5.625	98.677	98.614	98.551	6.500	100.202	100.139	100.076	
5.625	99.216	99.153	99.090	5.750	99.077	99.014	98.951	6.625	100.667	100.604	100.541	
5.750	99.558	99.495	99.432	5.875	99.476	99.413	99.350	6.750	100.560	100.497	100.434	
5.875	99.904	99.841	99.778	6.000	99.707	99.644	99.581	6.875	101.026	100.963	100.900	
6.000	100.255	100.192	100.129	6.125	100.112	100.049	99.986	7.000	101.496	101.433	101.370	
6.125	100.167	100.104	100.041	6.250	100.009	99.946	99.883	7.125	101.588	101.525	101.462	
6.250	100.373	100.310	100.247	6.375	100.082	100.019	99.956					
6.375	100.581	100.518	100.455	6.500	100.325	100.262	100.199					
6.500	100.650	100.587	100.524									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

Cumulative LLPA 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 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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	-0.750
Lock Extension per Day	-0.030



FlexPoint Inc

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

Monday, April 10, 2023

Effective Time:

8:26:32 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	100.919	100.883	100.876	6.000	100.919	100.883	100.876	4.250				
6.125	101.227	101.191	101.184	6.125	101.227	101.191	101.184	4.375				
6.250	101.093	101.079	101.065	6.250	101.093	101.079	101.065	4.500				
6.375	101.514	101.464	101.442	6.375	101.514	101.464	101.442	4.625				
6.500	101.924	101.874	101.852	6.500	101.924	101.874	101.852	4.750				
6.625	102.223	102.173	102.151	6.625	102.223	102.173	102.151	4.875				
6.750	102.028	102.007	101.985	6.750	102.028	102.007	101.985	5.000				
6.875	102.460	102.396	102.360	6.875	102.460	102.396	102.360	5.125				
7.000	102.859	102.795	102.760	7.000	102.859	102.795	102.760	5.250				
7.125	103.173	103.109	103.074	7.125	103.173	103.109	103.074	5.375				
7.250	103.036	102.994	102.951	7.250	103.036	102.994	102.951	5.500				
7.375	103.151	103.048	102.970	7.375	103.151	103.048	102.970	5.625				
7.500	103.490	103.387	103.308	7.500	103.490	103.387	103.308	5.750				
7.625				7.625				5.875				

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												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												
5.875												

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	-0.750
Lock Extension per Day	-0.030



FlexPoint Inc

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

Monday, April 10, 2023

Effective Time:

8:26:32 AM

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	100.159	100.153	100.146	5.875				4.125				
6.000	100.540	100.534	100.527	6.000				4.250				
6.125	100.760	100.754	100.747	6.125				4.375				
6.250	101.093	101.079	100.815	6.250				4.500				
6.375	101.417	101.153	101.139	6.375				4.625				
6.500	101.517	101.503	101.489	6.500				4.750				
6.625	101.691	101.677	101.662	6.625				4.875				
6.750	102.028	102.007	101.735	6.750				5.000				
6.875	102.041	102.020	101.999	6.875				5.125				
7.000	102.586	102.315	102.293	7.000				5.250				
7.125	102.460	102.438	102.417	7.125				5.375				
7.250	102.786	102.744	102.701	7.250				5.500				
7.375				7.375				5.625				
7.500				7.500				5.750				
7.625				7.625				5.875				

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												
4.250												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												

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	-0.250	-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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	-0.750
Lock Extension per Day	-0.030



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

Monday, April 10, 2023
Effective Time:
8:26:32 AM

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	97.363	97.334	97.378	2.125				2.125				
5.250	97.885	97.858	97.877	2.250				2.250				
5.375	98.286	98.255	98.281	2.375				2.375				
5.500	98.763	98.729	98.759	2.500				2.500				
5.625	99.206	99.172	99.202	2.625				2.625				
5.750	99.404	99.357	99.362	2.750				2.750				
5.875	99.767	99.714	99.727	2.875				2.875				
6.000	100.177	100.123	100.139	3.000				3.000				
6.125	100.619	100.564	100.580	3.125				3.125				
6.250	100.529	100.477	100.468	3.250				3.250				
6.375	100.873	100.816	100.814	3.375				3.375				
6.500	101.197	101.138	101.140	3.500				3.500				
6.625	101.581	101.522	101.524	3.625				3.625				
6.750	101.505	101.511	101.488	3.750				3.750				
6.875	101.741	101.741	101.726	3.875				3.875				
7.000	102.049	102.047	102.035	4.000				4.000				
7.125	102.337	102.335	102.323	4.125				4.125				
7.250	102.405	102.375	102.338	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 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 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

Additional Miscellaneous LLPA Adjusters	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	-0.750
Lock Extension per Day	-0.030



Monday, April 10, 2023
Effective Time:
8:26:32 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	97.286	97.310	97.317	4.750	97.286	97.310	97.317	4.750	97.286	97.310	97.317	
4.875	97.737	97.738	97.729	4.875	97.737	97.738	97.729	4.875	97.737	97.738	97.729	
5.000	98.821	98.837	98.854	5.000	98.821	98.837	98.854	5.000	98.821	98.837	98.854	
5.125	99.144	99.161	99.178	5.125	99.144	99.161	99.178	5.125	99.144	99.161	99.178	
5.250	99.745	99.737	99.728	5.250	99.745	99.737	99.728	5.250	99.745	99.737	99.728	
5.375	99.932	99.674	99.665	5.375	99.932	99.674	99.665	5.375	99.932	99.674	99.665	
5.500	100.370	100.361	100.353	5.500	100.370	100.361	100.353	5.500	100.370	100.361	100.353	
5.625	100.668	100.660	100.651	5.625	100.668	100.660	100.651	5.625	100.668	100.660	100.651	
5.750	100.898	100.775	100.750	5.750	100.898	100.775	100.750	5.750	100.898	100.775	100.750	
5.875	100.693	100.725	100.508	5.875	100.693	100.725	100.508	5.875	100.693	100.725	100.508	
6.000	101.262	101.045	100.827	6.000	101.262	101.045	100.827	6.000	101.262	101.045	100.827	
6.125	101.506	101.288	101.099	6.125	101.506	101.288	101.099	6.125	101.506	101.288	101.099	
6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	
6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	
6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	
6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	
6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	
6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	
7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	
7.125	102.643	102.490	102.405	7.125	102.643	102.490	102.405	7.125	102.643	102.490	102.405	
7.250	102.792	102.696	102.610	7.250	102.792	102.696	102.610	7.250	102.792	102.696	102.610	
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	89.551	89.610	89.670	2.750	89.551	89.610	89.670	4.500				
2.875	90.050	90.109	90.169	2.875	90.050	90.109	90.169	4.625				
3.000	90.549	90.608	90.668	3.000	90.549	90.608	90.668	4.750	96.399	96.400	96.372	
3.125	91.047	91.106	91.166	3.125	91.047	91.106	91.166	4.875	97.135	97.135	97.108	
3.250	92.447	92.510	92.555	3.250	92.447	92.510	92.555	5.000	97.756	97.757	97.729	
3.375	92.944	93.007	93.052	3.375	92.944	93.007	93.052	5.125	98.274	98.274	98.247	
3.500	93.689	93.752	93.797	3.500	93.689	93.752	93.797	5.250	98.413	98.328	98.293	
3.625	94.181	94.244	94.289	3.625	94.181	94.244	94.289	5.375	98.830	98.745	98.710	
3.750	94.655	94.641	94.641	3.750	94.655	94.641	94.641	5.500	99.361	99.276	99.241	
3.875	95.253	95.236	95.219	3.875	95.253	95.236	95.219	5.625	99.859	99.774	99.739	
4.000	95.653	95.637	95.620	4.000	95.653	95.637	95.620	5.750	99.953	99.735	99.528	
4.125	96.037	96.001	95.970	4.125	96.037	96.001	95.970	5.875	100.228	100.010	99.861	
4.250	96.779	96.804	96.829	4.250	96.779	96.804	96.829	6.000	100.441	100.364	100.315	
4.375	97.095	97.120	97.145	4.375	97.095	97.120	97.145	6.125	100.873	100.796	100.497	
4.500	97.613	97.638	97.663	4.500	97.613	97.638	97.663	6.250	100.442	100.239	100.197	
4.625	98.233	98.008	98.033	4.625	98.233	98.008	98.033	6.375	100.784	100.715	100.643	
4.750	98.356	98.365	98.373	4.750	98.356	98.365	98.373	6.500	101.167	101.098	101.026	
4.875	98.394	98.402	98.410	4.875	98.394	98.402	98.410	6.625	101.521	101.452	101.380	
5.000	98.501	98.509	98.518	5.000	98.501	98.509	98.518	6.750	101.113	100.927	100.837	
5.125	98.860	98.857	98.855	5.125	98.860	98.857	98.855	6.875	101.316	101.130	101.040	
5.250	99.064	99.045	99.053	5.250	99.064	99.045	99.053	7.000	101.600	101.414	101.324	
5.375	98.870	98.854	98.838	5.375	98.870	98.854	98.838	7.125	101.936	101.750	101.660	
5.500	99.206	99.191	99.175	5.500	99.206	99.191	99.175	7.250	101.013	100.819	100.716	
5.625	99.263	99.247	99.231	5.625	99.263	99.247	99.231	7.375				
5.750	98.686	98.686	98.686	5.750	98.686	98.686	98.686	7.500				
5.875	99.016	99.016	99.016	5.875	99.016	99.016	99.016	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	100.228	100.010	99.861	5.875	100.228	100.010	99.861	4.500	94.941	94.865	94.771	
6.000	100.441	100.364	100.315	6.000	100.441	100.364	100.315	4.625	95.411	95.335	95.241	
6.125	100.873	100.796	100.497	6.125	100.873	100.796	100.497	4.750	95.877	95.800	95.707	
6.250	100.442	100.239	100.197	6.250	100.442	100.239	100.197	4.875	95.690	95.671	95.679	
6.375	100.784	100.715	100.643	6.375	100.784	100.715	100.643	5.000	96.156	96.137	96.145	
6.500	101.167	101.098	101.026	6.500	101.167	101.098	101.026	5.125	96.616	96.597	96.605	
6.625	101.521	101.452	101.380	6.625	101.521	101.452	101.380	5.250	97.070	97.052	97.059	
6.750	101.113	100.927	100.837	6.750	101.113	100.927	100.837	5.375	96.244	96.236	96.228	
6.875	101.316	101.130	101.040	6.875	101.316	101.130	101.040	5.500	96.393	96.385	96.377	
7.000	101.600	101.414	101.324	7.000	101.600	101.414	101.324	5.625	96.444	96.435	96.427	
7.125	101.936	101.750	101.660	7.125	101.936	101.750	101.660	5.750	97.061	97.061	97.061	
7.250	101.013	100.819	100.716	7.250	101.013	100.819	100.716	5.875	97.391	97.391	97.391	
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	100.693	100.725	100.508	5.875	100.693	100.725	100.508	5.875	100.693	100.725	100.508	
6.000	101.262	101.045	100.827	6.000	101.262	101.045	100.827	6.000	101.262	101.045	100.827	
6.125	101.506	101.288	101.099	6.125	101.506	101.288	101.099	6.125	101.506	101.288	101.099	
6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	
6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	
6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	
6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	
6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	
6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	
7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	
7.125	102.643	102.490	102.405	7.125	102.643	102.490	102.405	7.125	102.643	102.490	102.405	
7.250	102.792	102.696	102.610	7.250	102.792	102.696	102.610	7.250	102.792	102.696	102.610	
7.375				7.375				7.375				
7.500				7.500				7.500				
7.625				7.625				7.625				
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	97.613	97.638	97.663	4.500	97.613	97.638	97.663	5.875	100.228	100.010	99.861	
4.625	98.233	98.008	98.033	4.625	98.233	98.008	98.033	6.000	100.441	100.364	100.315	
4.750	98.356	98.365	98.373	4.750	98.356	98.365	98.373	6.125	100.873	100.796	100.497	
4.875	98.394	98.402	98.410	4.875	98.394	98.402	98.410	6.250	100.442	100.239	100.197	
5.000	98.501	98.509	98.518	5.000	98.501	98.509	98.518	6.375	100.784	100.715	100.643	
5.125	98.860	98.857	98.855	5.125	98.860	98.857	98.855	6.500	101.167	101.098	101.026	
5.250</												



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

Monday, April 10, 2023
Effective Time:
8:26:32 AM

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	96.427	96.471	96.477	4.500	96.427	96.471	96.477	4.500				
4.625	97.057	97.101	97.108	4.625	97.057	97.101	97.108	4.625				
4.750	97.674	97.718	97.725	4.750	97.674	97.718	97.725	4.750	97.674	97.718	97.725	
4.875	97.858	97.879	97.870	4.875	97.858	97.879	97.870	4.875	97.858	97.879	97.870	
5.000	98.821	98.837	98.854	5.000	98.821	98.837	98.854	5.000	98.821	98.837	98.854	
5.125	99.144	99.161	99.178	5.125	99.144	99.161	99.178	5.125	99.144	99.161	99.178	
5.250	99.745	99.737	99.728	5.250	99.745	99.737	99.728	5.250	99.745	99.737	99.728	
5.375	99.932	99.924	99.915	5.375	99.932	99.924	99.915	5.375	99.932	99.924	99.915	
5.500	100.370	100.361	100.353	5.500	100.370	100.361	100.353	5.500	100.370	100.361	100.353	
5.625	100.668	100.660	100.651	5.625	100.668	100.660	100.651	5.625	100.668	100.660	100.651	
5.750	100.898	100.704	100.680	5.750	100.898	100.704	100.680	5.750	100.898	100.704	100.680	
5.875	100.693	100.475	100.508	5.875	100.693	100.475	100.508	5.875	100.693	100.475	100.508	
6.000	101.012	101.045	100.827	6.000	101.012	101.045	100.827	6.000	101.012	101.045	100.827	
6.125	101.506	101.288	101.071	6.125	101.506	101.288	101.071	6.125	101.506	101.288	101.071	
6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	
6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	
6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	
6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	
6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	
6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	
7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	
7.125	102.587	102.490	102.405	7.125	102.587	102.490	102.405	7.125	102.587	102.490	102.405	
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	90.041	90.100	90.160	2.875	90.041	90.100	90.160	4.625				
3.000	90.548	90.607	90.667	3.000	90.548	90.607	90.667	4.750				
3.125	91.051	91.111	91.171	3.125	91.051	91.111	91.171	4.875				
3.250	92.422	92.485	92.530	3.250	92.422	92.485	92.530	5.000				
3.375	92.923	92.986	93.030	3.375	92.923	92.986	93.030	5.125				
3.500	93.678	93.729	93.774	3.500	93.678	93.729	93.774	5.250	98.259	98.251	98.242	
3.625	94.166	94.213	94.257	3.625	94.166	94.213	94.257	5.375	98.845	98.780	98.745	
3.750	94.655	94.641	94.641	3.750	94.655	94.641	94.641	5.500	99.365	99.301	99.266	
3.875	95.253	95.236	95.219	3.875	95.253	95.236	95.219	5.625	99.697	99.632	99.597	
4.000	95.653	95.637	95.620	4.000	95.653	95.637	95.620	5.750	99.953	99.735	99.528	
4.125	96.037	96.001	95.970	4.125	96.037	96.001	95.970	5.875	100.228	100.010	99.793	
4.250	96.379	96.309	96.229	4.250	96.379	96.309	96.229	6.000	100.407	100.190	100.124	
4.375	97.095	97.120	97.145	4.375	97.095	97.120	97.145	6.125	100.561	100.483	100.434	
4.500	97.613	97.638	97.663	4.500	97.613	97.638	97.663	6.250	100.442	100.239	100.197	
4.625	98.233	98.008	98.033	4.625	98.233	98.008	98.033	6.375	100.731	100.681	100.631	
4.750	98.356	98.365	98.373	4.750	98.356	98.365	98.373	6.500	100.874	100.825	100.753	
4.875	98.394	98.402	98.410	4.875	98.394	98.402	98.410	6.625	101.188	101.139	101.067	
5.000	98.501	98.509	98.518	5.000	98.501	98.509	98.518	6.750	101.057	100.891	100.801	
5.125	98.860	98.841	98.849	5.125	98.860	98.841	98.849	6.875	101.115	100.949	100.859	
5.250	99.064	99.045	99.053	5.250	99.064	99.045	99.053	7.000	101.400	101.234	101.144	
5.375	98.743	98.728	98.711	5.375	98.743	98.728	98.711	7.125	101.663	101.497	101.406	
5.500	99.043	99.028	99.011	5.500	99.043	99.028	99.011	7.250				
5.625	99.318	99.303	99.287	5.625	99.318	99.303	99.287	7.375				
5.750	98.686	98.686	98.686	5.750	98.686	98.686	98.686	7.500				
5.875	99.016	99.016	99.016	5.875	99.016	99.016	99.016	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	100.228	100.010	99.793	5.875	100.228	100.010	99.793	4.500	94.941	94.865	94.771	
6.000	100.407	100.190	100.124	6.000	100.407	100.190	100.124	4.625	95.411	95.335	95.241	
6.125	100.561	100.483	100.434	6.125	100.561	100.483	100.434	4.750	95.877	95.800	95.707	
6.250	100.442	100.239	100.197	6.250	100.442	100.239	100.197	4.875	95.690	95.671	95.679	
6.375	100.731	100.681	100.631	6.375	100.731	100.681	100.631	5.000	96.156	96.137	96.145	
6.500	100.874	100.825	100.753	6.500	100.874	100.825	100.753	5.125	96.616	96.597	96.605	
6.625	101.188	101.139	101.067	6.625	101.188	101.139	101.067	5.250	97.070	97.052	97.059	
6.750	101.057	100.891	100.801	6.750	101.057	100.891	100.801	5.375	96.244	96.236	96.228	
6.875	101.115	100.949	100.859	6.875	101.115	100.949	100.859	5.500	96.393	96.385	96.377	
7.000	101.400	101.234	101.144	7.000	101.400	101.234	101.144	5.625	96.444	96.435	96.427	
7.125	101.663	101.497	101.406	7.125	101.663	101.497	101.406	5.750	97.061	97.061	97.061	
7.250				7.250				5.875	97.391	97.391	97.391	
7.375				7.375				6.000				
7.500				7.500				6.125				
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	100.693	100.475	100.508	5.875	100.693	100.475	100.508	5.875	100.693	100.475	100.508	
6.000	101.012	101.045	100.827	6.000	101.012	101.045	100.827	6.000	101.012	101.045	100.827	
6.125	101.506	101.288	101.071	6.125	101.506	101.288	101.071	6.125	101.506	101.288	101.071	
6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	6.250	101.537	101.319	101.221	
6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	6.375	101.906	101.856	101.806	
6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	6.500	101.971	101.921	101.870	
6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	6.625	102.236	102.186	102.136	
6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	6.750	102.545	102.411	102.277	
6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	6.875	102.585	102.451	102.317	
7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	7.000	102.762	102.628	102.494	
7.125	102.587	102.490	102.405	7.125	102.587	102.490	102.405	7.125	102.587	102.490	102.405	
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 20 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	97.613	97.638	97.663	4.500	97.613	97.638	97.663	5.875	100.228	100.010	99.793	
4.625	98.233	98.008	98.033	4.625	98.233	98.008	98.033	6.000	100.407	100.190	100.124	
4.750	98.356	98.365	98.373	4.750	98.356	98.365	98.373	6.125	100.561	100.483	100.434	
4.875	98.394	98.402	98.410	4.875	98.394	98.402	98.410	6.250	100.442	100.239	100.197	
5.000	98.501	98.509	98.518	5.000	98.501	98.509	98.518	6.375	100.731	100.681	100.631	
5.125	98.860	98.841	98.849	5.125								