



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

Monday, April 3, 2023
 Effective Time:
 8:24:27 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	96.404	96.404	96.354	
4.625				4.625				5.125	98.556	98.494	98.469	
4.750	95.004	95.004	94.954	4.750	95.004	95.004	94.954	5.250	99.042	98.978	98.956	
4.875	95.885	95.880	95.830	4.875	95.885	95.880	95.830	5.375	99.450	99.383	99.359	
5.000	96.635	96.510	96.414	5.000	96.635	96.510	96.414	5.500	99.846	99.777	99.777	
5.125	97.662	97.602	97.582	5.125	97.662	97.602	97.582	5.625	100.231	100.158	100.131	
5.250	98.450	98.446	98.439	5.250	98.450	98.446	98.439	5.750	100.426	100.388	100.353	
5.375	98.977	98.974	98.966	5.375	98.977	98.974	98.966	5.875	100.828	100.792	100.777	
5.500	99.555	99.493	99.478	5.500	99.555	99.493	99.478	6.000	101.241	101.204	101.190	
5.625	99.978	99.971	99.963	5.625	99.978	99.971	99.963	6.125	101.607	101.557	101.522	
5.750	100.210	100.202	100.195	5.750	100.210	100.202	100.195	6.250	101.845	101.802	101.753	
5.875	100.690	100.683	100.675	5.875	100.690	100.683	100.675	6.375	102.184	102.139	102.088	
6.000	101.087	101.079	101.072	6.000	101.087	101.079	101.072	6.500	102.531	102.482	102.430	
6.125	101.328	101.320	101.313	6.125	101.328	101.320	101.313	6.625	102.864	102.807	102.756	
6.250	101.379	101.355	101.334	6.250	101.379	101.355	101.334	6.750	102.382	102.351	102.287	
6.375	101.715	101.692	101.670	6.375	101.715	101.692	101.670	6.875	102.649	102.615	102.549	
6.500	102.074	102.051	102.030	6.500	102.074	102.051	102.030	7.000	102.921	102.876	102.810	
6.625	102.237	102.214	102.193	6.625	102.237	102.214	102.193	7.125	103.185	103.134	103.068	
6.750	102.212	102.180	102.152	6.750	102.212	102.180	102.152	7.250	103.170	103.105	103.034	
6.875	102.521	102.490	102.462	6.875	102.521	102.490	102.462	7.375	102.887	102.840	102.761	
7.000	102.779	102.748	102.720	7.000	102.779	102.748	102.720	7.500	103.175	103.126	103.047	
7.125	102.930	102.879	102.850	7.125	102.930	102.879	102.850	7.625	103.431	103.381	103.302	
7.250	103.170	103.105	103.034	7.250	103.170	103.105	103.034	7.750				
7.375	103.186	103.154	103.087	7.375	103.186	103.154	103.087	7.875				
7.500	103.474	103.421	103.364	7.500	103.474	103.421	103.364	8.000				

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 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	95.845	95.843	95.828	3.990								
4.000	95.890	95.888	95.872	4.000	94.931	94.913	94.882					
4.125	96.214	96.212	96.196	4.125	95.396	95.378	95.347					
4.250	97.123	97.156	97.160	4.250	97.091	97.123	97.128					
4.375	97.599	97.631	97.636	4.375	97.731	97.752	97.713					
4.500	97.934	97.962	97.967	4.500	97.958	97.973	97.871					
4.625	98.524	98.537	98.444	4.625	98.622	98.635	98.542					
4.750	98.968	98.981	98.888	4.750	98.928	98.935	98.842					
4.875	99.365	99.376	99.284	4.875	99.312	99.258	99.243					
5.000	99.646	99.647	99.577	5.000	99.646	99.593	99.577					
5.125	99.770	99.764	99.761	5.125	99.672	99.663	99.661					
5.250	100.131	100.124	100.122	5.250	100.046	100.024	100.031					
5.375	100.460	100.439	100.446	5.375	100.460	100.438	100.446					
5.500	100.763	100.741	100.748	5.500	100.763	100.741	100.748					
5.625	100.575	100.549	100.512	5.625	100.503	100.429	100.359					
5.750	100.976	100.902	100.860	5.750	100.976	100.902	100.831					
5.875	101.384	101.310	101.239	5.875	101.384	101.310	101.239					
6.000	101.679	101.605	101.534	6.000	101.679	101.605	101.534					
6.125	101.557	101.512	101.299	6.125	101.466	101.383	101.250					
6.250	101.933	101.874	101.717	6.250	101.933	101.850	101.717					

Conventional 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	99.755	99.714	99.673	5.625	99.357	99.323	99.292	4.125	95.852	95.826	95.607	
5.875	100.158	100.123	100.094	5.750	99.782	99.741	99.713	4.250	96.330	96.304	96.086	
6.000	100.549	100.513	100.484	5.875	100.119	100.070	100.044	4.375	96.765	96.739	96.520	
6.125	100.842	100.794	100.750	6.000	100.385	100.330	100.306	4.500	97.147	97.121	96.902	
6.250	100.882	100.815	100.797	6.125	100.599	100.541	100.522	4.625	96.950	96.939	96.755	
6.375	101.219	101.179	101.136	6.250	100.902	100.838	100.820	4.750	97.957	97.946	97.760	
6.500	101.535	101.493	101.450	6.375	101.182	101.111	101.093	4.875	98.415	98.404	98.210	
6.625	101.789	101.704	101.684	6.500	101.419	101.341	101.313	5.000	98.936	98.925	98.724	
6.750	101.693	101.641	101.587	6.625	101.594	101.542	101.513	5.125	99.323	99.313	99.115	
6.875	102.025	101.929	101.914	6.750	101.536	101.484	101.455	5.250	99.689	99.679	99.474	
7.000	102.322	102.250	102.221	6.875	101.939	101.637	101.859	5.375	99.942	99.928	99.720	
7.125	102.610	102.501	102.486	7.000	102.026	101.974	101.945	5.500	100.215	100.194	99.985	
7.250	102.244	102.130	101.865	7.125	101.770	101.663	101.648	5.625	99.944	99.919	99.509	
7.375	102.637	102.517	102.253	7.250	101.264	101.153	100.876	5.750	100.397	100.359	99.874	
7.500	102.921	102.794	102.532	7.375	100.616	100.483	100.261	5.875	100.751	100.707	100.222	
7.625	102.366	102.285	102.205	7.500	100.826	100.687	100.466	6.000	100.090	100.015	99.945	

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

Monday, April 3, 2023
Effective Time:
8:24:27 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	96.817	96.724	96.635	5.125	97.571	97.477	97.388	5.875	99.237	99.143	99.055	
4.750	97.255	97.161	97.073	5.250	97.985	97.891	97.802	6.000	99.340	99.246	99.157	
4.875	97.552	97.458	97.369	5.375	98.414	98.321	98.232	6.125	99.710	99.616	99.527	
5.000	97.867	97.774	97.685	5.500	98.775	98.681	98.593	6.250	100.022	99.928	99.839	
5.125	98.438	98.344	98.255	5.625	99.117	99.023	98.935	6.375	99.984	99.890	99.802	
5.250	98.752	98.658	98.569	5.750	99.453	99.359	99.270	6.500	100.255	100.192	100.129	
5.375	99.064	98.971	98.882	5.875	100.032	99.939	99.850	6.625	100.468	100.405	100.343	
5.500	99.383	99.289	99.201	6.000	100.115	100.021	99.933	6.750	100.553	100.490	100.427	
5.625	99.701	99.608	99.519	6.125	100.696	100.602	100.514	6.875	101.018	100.955	100.892	
5.750	99.995	99.901	99.813	6.250	100.500	100.406	100.318	7.000	101.487	101.424	101.362	
5.875	100.278	100.184	100.095	6.375	100.462	100.369	100.280	7.125	101.579	101.516	101.454	
6.000	100.495	100.401	100.312	6.500	100.683	100.589	100.501					
6.125	100.693	100.599	100.511	6.625	100.410	100.347	100.284					
6.250	100.720	100.627	100.538	6.750	100.486	100.423	100.360					
6.375	100.710	100.647	100.584	6.875	100.739	100.676	100.613					
6.500	100.779	100.716	100.653	7.000	100.991	100.928	100.865					
6.625	100.890	100.827	100.764									
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	96.396	96.333	96.270	4.875	95.894	95.831	95.768	5.750	98.320	98.257	98.194
4.875	96.722	96.659	96.596	5.000	96.302	96.239	96.176	5.875	98.392	98.329	98.266
5.000	97.046	96.983	96.920	5.125	96.692	96.629	96.566	6.000	98.654	98.591	98.528
5.125	97.656	97.593	97.530	5.250	97.081	97.018	96.955	6.125	98.914	98.851	98.788
5.250	98.132	98.069	98.006	5.375	97.468	97.405	97.342	6.250	99.176	99.113	99.050
5.375	98.467	98.404	98.341	5.500	98.022	97.959	97.896	6.375	99.441	99.378	99.315
5.500	98.802	98.739	98.676	5.625	98.418	98.355	98.292	6.500	99.900	99.837	99.774
5.625	98.993	98.930	98.867	5.750	98.816	98.753	98.690	6.625	100.363	100.300	100.237
5.750	99.334	99.271	99.208	5.875	99.214	99.151	99.088	6.750	100.448	100.385	100.322
5.875	99.680	99.617	99.554	6.000	99.444	99.381	99.318	6.875	100.913	100.850	100.787
6.000	100.030	99.967	99.904	6.125	99.849	99.786	99.723	7.000	101.382	101.319	101.256
6.125	99.942	99.879	99.816	6.250	99.747	99.684	99.621	7.125	101.474	101.411	101.348
6.250	100.148	100.085	100.022	6.375	99.819	99.756	99.693				
6.375	100.356	100.293	100.230	6.500	100.062	99.999	99.936				
6.500	100.424	100.361	100.298								
6.625	100.786	100.723	100.660								
6.750	101.008	100.945	100.882								
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	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



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

Monday, April 3, 2023
Effective Time:
8:24:27 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	97.644	97.582	97.558	2.125				2.125				
5.250	98.198	98.131	98.103	2.250				2.250				
5.375	98.612	98.541	98.509	2.375				2.375				
5.500	99.079	99.005	98.972	2.500				2.500				
5.625	99.565	99.491	99.457	2.625				2.625				
5.750	99.743	99.702	99.660	2.750				2.750				
5.875	100.092	100.047	100.002	2.875				2.875				
6.000	100.503	100.455	100.408	3.000				3.000				
6.125	100.976	100.929	100.881	3.125				3.125				
6.250	100.824	100.779	100.723	3.250				3.250				
6.375	101.155	101.105	101.046	3.375				3.375				
6.500	101.484	101.431	101.370	3.500				3.500				
6.625	101.912	101.859	101.798	3.625				3.625				
6.750	101.697	101.662	101.593	3.750				3.750				
6.875	101.946	101.906	101.833	3.875				3.875				
7.000	102.226	102.184	102.109	4.000				4.000				
7.125	102.529	102.487	102.412	4.125				4.125				
7.250	102.617	102.577	102.494	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



Monday, April 3, 2023
Effective Time:
8:24:27 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	95.751	95.730	95.630	4.750	95.751	95.730	95.630	4.750	95.751	95.730	95.630	
4.875	96.427	96.408	96.313	4.875	96.427	96.408	96.313	4.875	96.427	96.408	96.313	
5.000	99.152	99.152	99.152	5.000	99.152	99.152	99.152	5.000	99.152	99.152	99.152	
5.125	99.674	99.674	99.674	5.125	99.674	99.674	99.674	5.125	99.674	99.674	99.674	
5.250	100.238	100.196	100.154	5.250	100.238	100.196	100.154	5.250	100.238	100.196	100.154	
5.375	100.420	100.378	100.087	5.375	100.420	100.378	100.087	5.375	100.420	100.378	100.087	
5.500	100.842	100.800	100.758	5.500	100.842	100.800	100.758	5.500	100.842	100.800	100.758	
5.625	101.180	101.138	101.096	5.625	101.180	101.138	101.096	5.625	101.180	101.138	101.096	
5.750	101.475	101.325	101.215	5.750	101.475	101.325	101.215	5.750	101.475	101.325	101.215	
5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	
6.000	101.777	101.559	101.341	6.000	101.777	101.559	101.341	6.000	101.777	101.559	101.341	
6.125	101.956	101.739	101.646	6.125	101.956	101.739	101.646	6.125	101.956	101.739	101.646	
6.250	102.072	101.854	101.735	6.250	102.072	101.854	101.735	6.250	102.072	101.854	101.735	
6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	
6.500	102.322	102.255	102.188	6.500	102.322	102.255	102.188	6.500	102.322	102.255	102.188	
6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	
6.750	102.851	102.726	102.600	6.750	102.851	102.726	102.600	6.750	102.851	102.726	102.600	
6.875	102.871	102.745	102.620	6.875	102.871	102.745	102.620	6.875	102.871	102.745	102.620	
7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	
7.125	103.110	102.765	102.661	7.125	103.110	102.765	102.661	7.125	103.110	102.765	102.661	
7.250	103.191	103.095	102.991	7.250	103.191	103.095	102.991	7.250	103.191	103.095	102.991	
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	89.483	89.622	89.577	2.750	89.483	89.622	89.577	4.500				
2.875	89.981	90.120	90.075	2.875	89.981	90.120	90.075	4.625				
3.000	90.479	90.618	90.573	3.000	90.479	90.618	90.573	4.750	95.858	95.844	95.766	
3.125	90.976	91.116	91.070	3.125	90.976	91.116	91.070	4.875	96.357	96.343	96.257	
3.250	92.404	92.521	92.504	3.250	92.404	92.521	92.504	5.000	97.144	97.130	97.102	
3.375	92.900	93.017	93.001	3.375	92.900	93.017	93.001	5.125	98.736	98.729	98.695	
3.500	93.645	93.762	93.746	3.500	93.645	93.762	93.746	5.250	98.882	98.854	98.743	
3.625	94.137	94.254	94.238	3.625	94.137	94.254	94.238	5.375	99.301	99.272	99.162	
3.750	94.321	94.416	94.429	3.750	94.321	94.416	94.429	5.500	99.835	99.807	99.696	
3.875	95.248	95.273	95.298	3.875	95.248	95.273	95.298	5.625	100.341	100.312	100.202	
4.000	95.649	95.674	95.699	4.000	95.649	95.674	95.699	5.750	100.280	100.313	100.095	
4.125	96.233	96.258	96.283	4.125	96.233	96.258	96.283	5.875	100.770	100.552	100.389	
4.250	96.821	96.812	96.804	4.250	96.821	96.812	96.804	6.000	101.000	100.949	100.856	
4.375	97.387	97.378	97.370	4.375	97.387	97.378	97.370	6.125	101.448	101.146	101.054	
4.500	97.648	97.890	97.882	4.500	97.648	97.890	97.882	6.250	100.977	100.759	100.542	
4.625	98.258	98.250	98.241	4.625	98.258	98.250	98.241	6.375	101.198	101.124	101.034	
4.750	98.271	98.279	98.288	4.750	98.271	98.279	98.288	6.500	101.338	101.265	101.175	
4.875	98.438	98.447	98.455	4.875	98.438	98.447	98.455	6.625	101.698	101.625	101.534	
5.000	98.710	98.761	98.769	5.000	98.710	98.761	98.769	6.750	101.511	101.415	101.311	
5.125	99.086	99.137	99.145	5.125	99.086	99.137	99.145	6.875	101.739	101.643	101.539	
5.250	99.250	99.228	99.236	5.250	99.250	99.228	99.236	7.000	102.026	101.931	101.827	
5.375	99.031	99.059	99.034	5.375	99.031	99.059	99.034	7.125	102.366	102.270	102.166	
5.500	99.373	99.151	99.127	5.500	99.373	99.151	99.127	7.250	101.361	101.243	100.969	
5.625	99.435	99.464	99.439	5.625	99.435	99.464	99.439	7.375				
5.750	98.881	98.873	98.864	5.750	98.881	98.873	98.864	7.500				
5.875	99.200	99.191	99.183	5.875	99.200	99.191	99.183	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	100.770	100.552	100.389	5.875	100.770	100.552	100.389	4.500	94.971	94.918	94.902	
6.000	101.000	100.949	100.856	6.000	101.000	100.949	100.856	4.625	95.441	95.388	95.372	
6.125	101.448	101.146	101.054	6.125	101.448	101.146	101.054	4.750	95.657	95.603	95.588	
6.250	100.977	100.759	100.542	6.250	100.977	100.759	100.542	4.875	95.626	95.604	95.612	
6.375	101.198	101.124	101.034	6.375	101.198	101.124	101.034	5.000	96.092	96.070	96.078	
6.500	101.338	101.265	101.175	6.500	101.338	101.265	101.175	5.125	96.552	96.530	96.538	
6.625	101.698	101.625	101.534	6.625	101.698	101.625	101.534	5.250	97.006	96.984	96.992	
6.750	101.511	101.415	101.311	6.750	101.511	101.415	101.311	5.375	96.338	96.304	96.271	
6.875	101.739	101.643	101.539	6.875	101.739	101.643	101.539	5.500	96.477	96.444	96.410	
7.000	102.026	101.931	101.827	7.000	102.026	101.931	101.827	5.625	96.522	96.489	96.455	
7.125	102.366	102.270	102.166	7.125	102.366	102.270	102.166	5.750	97.256	97.248	97.239	
7.250	101.361	101.243	100.969	7.250	101.361	101.243	100.969	5.875	97.575	97.566	97.558	
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	101.235	101.267	101.050	5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	
6.000	101.777	101.559	101.341	6.000	101.777	101.559	101.341	6.000	101.777	101.559	101.341	
6.125	101.956	101.739	101.646	6.125	101.956	101.739	101.646	6.125	101.956	101.739	101.646	
6.250	102.072	101.854	101.735	6.250	102.072	101.854	101.735	6.250	102.072	101.854	101.735	
6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	
6.500	102.322	102.255	102.188	6.500	102.322	102.255	102.188	6.500	102.322	102.255	102.188	
6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	
6.750	102.851	102.726	102.600	6.750	102.851	102.726	102.600	6.750	102.851	102.726	102.600	
6.875	102.871	102.745	102.620	6.875	102.871	102.745	102.620	6.875	102.871	102.745	102.620	
7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	
7.125	103.110	102.765	102.661	7.125	103.110	102.765	102.661	7.125	103.110	102.765	102.661	
7.250	103.191	103.095	102.991	7.250	103.191	103.095	102.991	7.250	103.191	103.095	102.991	
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	97.648	97.890	97.882	4.500	97.648	97.890	97.882	5.875	100.770	100.552	100.389	
4.625	98.258	98.250	98.241	4.625	98.258	98.250	98.241	6.000	101.000	100.949	100.856	
4.750	98.271	98.279	98.288	4.750	98.271	98.279	98.288	6.125	101.448	101.146	101.054	
4.875	98.438	98.447	98.455	4.875	98.438	98.447	98.455	6.250	100.977	100.759	100.542	
5.000	98.710	98.761	98.769	5.000	98.710	98.761	98.769	6.375	101.198	101.124	101.034	
5.125	99.086	99.137	99.145	5.125	99.086	99.137	99.145	6.500	101.338	101.265		



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

Monday, April 3, 2023
Effective Time:
8:24:27 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				4.500				4.500				
4.625	97.359	97.394	97.342	4.625	97.359	97.394	97.342	4.625				
4.750	97.978	98.014	97.962	4.750	97.978	98.014	97.962	4.750	97.978	98.014	97.962	
4.875	98.320	98.333	98.299	4.875	98.320	98.333	98.299	4.875	98.320	98.333	98.299	
5.000	99.402	99.402	99.402	5.000	99.402	99.402	99.402	5.000	99.402	99.402	99.402	
5.125	99.674	99.674	99.674	5.125	99.674	99.674	99.674	5.125	99.674	99.674	99.674	
5.250	100.238	100.196	100.154	5.250	100.238	100.196	100.154	5.250	100.238	100.196	100.154	
5.375	100.420	100.378	100.337	5.375	100.420	100.378	100.337	5.375	100.420	100.378	100.337	
5.500	100.842	100.800	100.758	5.500	100.842	100.800	100.758	5.500	100.842	100.800	100.758	
5.625	101.180	101.138	101.096	5.625	101.180	101.138	101.096	5.625	101.180	101.138	101.096	
5.750	101.475	101.327	101.217	5.750	101.475	101.327	101.217	5.750	101.475	101.327	101.217	
5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	
6.000	101.527	101.559	101.341	6.000	101.527	101.559	101.341	6.000	101.527	101.559	101.341	
6.125	101.956	101.738	101.521	6.125	101.956	101.738	101.521	6.125	101.956	101.738	101.521	
6.250	102.072	101.854	101.637	6.250	102.072	101.854	101.637	6.250	102.072	101.854	101.637	
6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	
6.500	102.072	102.005	101.938	6.500	102.072	102.005	101.938	6.500	102.072	102.005	101.938	
6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	
6.750	102.601	102.726	102.600	6.750	102.601	102.726	102.600	6.750	102.601	102.726	102.600	
6.875	102.621	102.745	102.620	6.875	102.621	102.745	102.620	6.875	102.621	102.745	102.620	
7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	
7.125	102.891	102.816	102.712	7.125	102.891	102.816	102.712	7.125	102.891	102.816	102.712	
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	89.973	90.113	90.067	2.875	89.973	90.113	90.067	4.625				
3.000	90.481	90.620	90.575	3.000	90.481	90.620	90.575	4.750				
3.125	90.984	91.124	91.078	3.125	90.984	91.124	91.078	4.875				
3.250	92.380	92.497	92.481	3.250	92.380	92.497	92.481	5.000				
3.375	92.881	92.999	92.982	3.375	92.881	92.999	92.982	5.125				
3.500	93.626	93.743	93.727	3.500	93.626	93.743	93.727	5.250	98.751	98.726	98.668	
3.625	94.112	94.230	94.213	3.625	94.112	94.230	94.213	5.375	99.329	99.320	99.210	
3.750	94.308	94.382	94.395	3.750	94.308	94.382	94.395	5.500	99.885	99.876	99.766	
3.875	95.248	95.273	95.298	3.875	95.248	95.273	95.298	5.625	100.236	100.228	100.117	
4.000	95.649	95.674	95.699	4.000	95.649	95.674	95.699	5.750	100.280	100.063	100.095	
4.125	96.233	96.258	96.283	4.125	96.233	96.258	96.283	5.875	100.770	100.552	100.335	
4.250	96.821	96.812	96.804	4.250	96.821	96.812	96.804	6.000	100.922	100.719	100.687	
4.375	97.137	97.378	97.120	4.375	97.137	97.378	97.120	6.125	101.112	101.081	100.989	
4.500	97.648	97.640	97.632	4.500	97.648	97.640	97.632	6.250	100.977	100.759	100.542	
4.625	98.008	98.000	97.991	4.625	98.008	98.000	97.991	6.375	100.951	100.898	100.807	
4.750	98.271	98.279	98.288	4.750	98.271	98.279	98.288	6.500	101.285	101.232	101.142	
4.875	98.438	98.447	98.455	4.875	98.438	98.447	98.455	6.625	101.603	101.549	101.459	
5.000	98.546	98.597	98.605	5.000	98.546	98.597	98.605	6.750	101.471	101.396	101.292	
5.125	98.875	98.925	98.934	5.125	98.875	98.925	98.934	6.875	101.533	101.457	101.353	
5.250	99.250	99.228	99.236	5.250	99.250	99.228	99.236	7.000	101.820	101.744	101.640	
5.375	98.903	98.931	98.907	5.375	98.903	98.931	98.907	7.125	102.084	102.009	101.905	
5.500	99.207	99.235	99.210	5.500	99.207	99.235	99.210	7.250				
5.625	99.236	99.265	99.240	5.625	99.236	99.265	99.240	7.375				
5.750	98.881	98.873	98.864	5.750	98.881	98.873	98.864	7.500				
5.875	99.200	99.191	99.183	5.875	99.200	99.191	99.183	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	100.770	100.552	100.335	5.875	100.770	100.552	100.335	4.500	94.971	94.918	94.902	
6.000	100.922	100.779	100.687	6.000	100.922	100.779	100.687	4.625	95.191	95.388	95.122	
6.125	101.112	101.081	100.989	6.125	101.112	101.081	100.989	4.750	95.657	95.603	95.588	
6.250	100.977	100.759	100.542	6.250	100.977	100.759	100.542	4.875	95.626	95.604	95.612	
6.375	100.951	100.898	100.807	6.375	100.951	100.898	100.807	5.000	96.092	96.070	96.078	
6.500	101.285	101.232	101.142	6.500	101.285	101.232	101.142	5.125	96.552	96.530	96.538	
6.625	101.603	101.549	101.459	6.625	101.603	101.549	101.459	5.250	97.006	96.984	96.992	
6.750	101.471	101.396	101.292	6.750	101.471	101.396	101.292	5.375	96.338	96.304	96.271	
6.875	101.533	101.457	101.353	6.875	101.533	101.457	101.353	5.500	96.477	96.444	96.410	
7.000	101.820	101.744	101.640	7.000	101.820	101.744	101.640	5.625	96.522	96.489	96.455	
7.125	102.084	102.009	101.905	7.125	102.084	102.009	101.905	5.750	97.256	97.248	97.239	
7.250				7.250				5.875	97.575	97.566	97.558	
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	101.235	101.267	101.050	5.875	101.235	101.267	101.050	5.875	101.235	101.267	101.050	
6.000	101.527	101.559	101.341	6.000	101.527	101.559	101.341	6.000	101.527	101.559	101.341	
6.125	101.956	101.738	101.521	6.125	101.956	101.738	101.521	6.125	101.956	101.738	101.521	
6.250	102.072	101.854	101.637	6.250	102.072	101.854	101.637	6.250	102.072	101.854	101.637	
6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	6.375	102.035	101.968	101.901	
6.500	102.072	102.005	101.938	6.500	102.072	102.005	101.938	6.500	102.072	102.005	101.938	
6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	6.625	102.581	102.514	102.447	
6.750	102.601	102.726	102.600	6.750	102.601	102.726	102.600	6.750	102.601	102.726	102.600	
6.875	102.621	102.745	102.620	6.875	102.621	102.745	102.620	6.875	102.621	102.745	102.620	
7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	7.000	103.049	102.923	102.798	
7.125	102.891	102.816	102.712	7.125	102.891	102.816	102.712	7.125	102.891	102.816	102.712	
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	97.648	97.640	97.632	4.500	97.648	97.640	97.632	5.875	100.770	100.552	100.335	
4.625	98.008	98.000	97.991	4.625	98.008	98.000	97.991	6.000	100.922	100.779	100.687	
4.750	98.271	98.279	98.288	4.750	98.271	98.279	98.288	6.125	101.112	101.081	100.989	
4.875	98.438	98.447	98.455	4.875	98.438	98.447	98.455	6.250	100.977	100.759	100.542	
5.000	98.546	98.597	98.605	5.000	98.546	98.597	98.605	6.375	100.951	100.898	100.807	
5.125	98.875	98.925	98.934	5.125	98.875	98.925	98.934	6.500	101.285	101.232	101.142	
5.250	99.250	99.228	99.236	5.250	99.250	99.228	99.236	6.625	101.603	101.549	101.459	
5.375	98.903	98.931	98.907	5.375	98.903	98.931	98.907	6.750	101.471	101.396	101.292	
5.500	99.2											