



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

Tuesday, April 4, 2023  
Effective Time:  
8:24:15 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	96.827	96.827	96.777	
4.625				4.625				5.125	98.842	98.816	98.799	
4.750	95.429	95.429	95.379	4.750	95.429	95.429	95.379	5.250	99.321	99.298	99.284	
4.875	96.305	96.305	96.255	4.875	96.305	96.305	96.255	5.375	99.727	99.702	99.686	
5.000	96.887	96.887	96.837	5.000	96.887	96.887	96.837	5.500	100.118	100.092	100.076	
5.125	98.033	97.995	97.991	5.125	98.033	97.995	97.991	5.625	100.499	100.463	100.446	
5.250	98.822	98.818	98.811	5.250	98.822	98.818	98.811	5.750	100.579	100.567	100.539	
5.375	99.336	99.332	99.325	5.375	99.336	99.332	99.325	5.875	100.971	100.947	100.941	
5.500	99.825	99.821	99.814	5.500	99.825	99.821	99.814	6.000	101.376	101.346	101.346	
5.625	100.159	100.155	100.148	5.625	100.159	100.155	100.148	6.125	101.734	101.719	101.689	
5.750	100.375	100.372	100.364	5.750	100.375	100.372	100.364	6.250	101.993	101.976	101.934	
5.875	100.841	100.838	100.831	5.875	100.841	100.838	100.831	6.375	102.327	102.307	102.264	
6.000	101.223	101.220	101.213	6.000	101.223	101.220	101.213	6.500	102.662	102.642	102.598	
6.125	101.450	101.446	101.439	6.125	101.450	101.446	101.439	6.625	102.970	102.950	102.906	
6.250	101.435	101.419	101.405	6.250	101.435	101.419	101.405	6.750	102.551	102.514	102.458	
6.375	101.758	101.742	101.728	6.375	101.758	101.742	101.728	6.875	102.810	102.770	102.712	
6.500	102.103	102.088	102.073	6.500	102.103	102.088	102.073	7.000	103.063	103.022	102.964	
6.625	102.314	102.294	102.250	6.625	102.314	102.294	102.250	7.125	103.312	103.271	103.213	
6.750	102.276	102.246	102.217	6.750	102.276	102.246	102.217	7.250	103.190	103.129	103.065	
6.875	102.579	102.548	102.519	6.875	102.579	102.548	102.519	7.375	102.972	102.864	102.793	
7.000	102.839	102.808	102.779	7.000	102.839	102.808	102.779	7.500	103.252	103.144	103.072	
7.125	103.093	103.040	103.011	7.125	103.093	103.040	103.011	7.625	103.505	103.396	103.325	
7.250	103.190	103.129	103.065	7.250	103.190	103.129	103.065	7.750				
7.375	103.279	103.207	103.164	7.375	103.279	103.207	103.164	7.875				
7.500	103.602	103.542	103.499	7.500	103.602	103.542	103.499	8.000				

**Conventional Fixed Adjustments**

<b>Cumulative LPPA Cap</b>			
FTHB with AMI at or below 100% or 120% in designated High Cost Areas			0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			

<b>Additional Purchase LPPA Adjusters</b>												
	≤ 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			

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>												
	≤ 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			

<b>Additional R/T Refinance LPPA Adjusters</b>												
	≤ 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			

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>												
	≤ 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	-1.000	-1.250							
740-759	-0.375	-0.375	-1.000	-1.250	-1.625							
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							

<b>Additional Cash-Out Refinance LPPA Adjusters</b>												
	≤ 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							



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

Tuesday, April 4, 2023  
Effective Time:  
8:24:15 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	97.092	96.999	96.911	5.125	97.863	97.769	97.681	5.875	99.323	99.229	99.141	
4.750	97.524	97.430	97.342	5.250	98.281	98.188	98.100	6.000	99.671	99.577	99.489	
4.875	97.813	97.719	97.631	5.375	98.719	98.625	98.537	6.125	100.033	99.940	99.851	
5.000	98.108	98.014	97.926	5.500	99.081	98.988	98.900	6.250	100.100	100.006	99.918	
5.125	98.655	98.561	98.473	5.625	99.423	99.329	99.241	6.375	100.320	100.226	100.138	
5.250	98.952	98.858	98.770	5.750	99.765	99.671	99.583	6.500	100.448	100.385	100.322	
5.375	99.249	99.155	99.067	5.875	100.103	100.009	99.921	6.625	100.662	100.599	100.537	
5.500	99.546	99.452	99.364	6.000	100.362	100.268	100.180	6.750	100.747	100.684	100.621	
5.625	99.840	99.747	99.659	6.125	100.849	100.755	100.667	6.875	101.213	101.150	101.087	
5.750	100.067	99.973	99.885	6.250	100.634	100.541	100.453	7.000	101.683	101.620	101.558	
5.875	100.272	100.178	100.114	6.375	100.847	100.753	100.665	7.125	101.775	101.712	101.649	
6.000	100.591	100.528	100.465	6.500	100.818	100.724	100.636					
6.125	100.671	100.577	100.489	6.625	100.612	100.549	100.486					
6.250	100.708	100.645	100.582	6.750	100.688	100.625	100.562					
6.375	100.916	100.853	100.790	6.875	100.941	100.878	100.815					
6.500	100.985	100.922	100.859	7.000	101.194	101.131	101.068					
6.625	101.097	101.034	100.971									
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	96.595	96.532	96.469	4.875	96.088	96.025	95.962	5.750	98.511	98.448	98.385
4.875	96.921	96.858	96.795	5.000	96.496	96.433	96.370	5.875	98.582	98.519	98.456
5.000	97.246	97.183	97.120	5.125	96.888	96.825	96.762	6.000	98.845	98.782	98.719
5.125	97.858	97.795	97.732	5.250	97.277	97.214	97.151	6.125	99.105	99.042	98.979
5.250	98.334	98.271	98.208	5.375	97.665	97.602	97.539	6.250	99.367	99.304	99.241
5.375	98.671	98.608	98.545	5.500	98.221	98.158	98.095	6.375	99.633	99.570	99.507
5.500	99.006	98.943	98.880	5.625	98.617	98.554	98.491	6.500	100.093	100.030	99.967
5.625	99.198	99.135	99.072	5.750	99.017	98.954	98.891	6.625	100.558	100.495	100.432
5.750	99.539	99.476	99.413	5.875	99.415	99.352	99.289	6.750	100.642	100.579	100.516
5.875	99.885	99.822	99.759	6.000	99.646	99.583	99.520	6.875	101.108	101.045	100.982
6.000	100.236	100.173	100.110	6.125	100.051	99.988	99.925	7.000	101.578	101.515	101.452
6.125	100.148	100.085	100.022	6.250	99.949	99.886	99.823	7.125	101.670	101.607	101.544
6.250	100.353	100.290	100.227	6.375	100.021	99.958	99.895				
6.375	100.562	100.499	100.436	6.500	100.264	100.201	100.138				
6.500	100.630	100.567	100.504								
6.625	100.992	100.929	100.866								
6.750											
6.875											
7.000											

**Conventional ARM Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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	

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

Tuesday, April 4, 2023  
 Effective Time:  
 8:24:15 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	97.969	97.919	97.908	2.125				2.125				
5.250	98.479	98.448	98.428	2.250				2.250				
5.375	98.889	98.852	98.829	2.375				2.375				
5.500	99.401	99.362	99.336	2.500				2.500				
5.625	99.837	99.798	99.773	2.625				2.625				
5.750	99.929	99.908	99.874	2.750				2.750				
5.875	100.300	100.274	100.237	2.875				2.875				
6.000	100.725	100.697	100.658	3.000				3.000				
6.125	101.128	101.100	101.061	3.125				3.125				
6.250	100.976	100.950	100.903	3.250				3.250				
6.375	101.330	101.299	101.248	3.375				3.375				
6.500	101.653	101.620	101.567	3.500				3.500				
6.625	102.001	101.968	101.915	3.625				3.625				
6.750	101.848	101.802	101.741	3.750				3.750				
6.875	102.088	102.037	101.972	3.875				3.875				
7.000	102.354	102.301	102.234	4.000				4.000				
7.125	102.631	102.578	102.511	4.125				4.125				
7.250	102.714	102.851	102.775	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**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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	

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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



Tuesday, April 4, 2023  
Effective Time:  
8:24:15 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	96.149	96.129	96.031	4.750	96.149	96.129	96.031	4.750	96.149	96.129	96.031	
4.875	96.691	96.672	96.579	4.875	96.691	96.672	96.579	4.875	96.691	96.672	96.579	
5.000	99.491	99.499	99.508	5.000	99.491	99.499	99.508	5.000	99.491	99.499	99.508	
5.125	100.042	100.051	100.059	5.125	100.042	100.051	100.059	5.125	100.042	100.051	100.059	
5.250	100.472	100.397	100.322	5.250	100.472	100.397	100.322	5.250	100.472	100.397	100.322	
5.375	100.375	100.550	100.474	5.375	100.375	100.550	100.474	5.375	100.375	100.550	100.474	
5.500	101.047	100.971	100.896	5.500	101.047	100.971	100.896	5.500	101.047	100.971	100.896	
5.625	101.385	101.310	101.234	5.625	101.385	101.310	101.234	5.625	101.385	101.310	101.234	
5.750	101.641	101.478	101.394	5.750	101.641	101.478	101.394	5.750	101.641	101.478	101.394	
5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	
6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	
6.125	102.102	101.885	101.723	6.125	102.102	101.885	101.723	6.125	102.102	101.885	101.723	
6.250	102.218	102.001	101.812	6.250	102.218	102.001	101.812	6.250	102.218	102.001	101.812	
6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	
6.500	102.369	102.268	102.168	6.500	102.369	102.268	102.168	6.500	102.369	102.268	102.168	
6.625	102.628	102.527	102.427	6.625	102.628	102.527	102.427	6.625	102.628	102.527	102.427	
6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	
6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	
7.000	103.259	103.134	103.008	7.000	103.259	103.134	103.008	7.000	103.259	103.134	103.008	
7.125	103.102	103.006	102.854	7.125	103.102	103.006	102.854	7.125	103.102	103.006	102.854	
7.250	103.180	103.084	102.932	7.250	103.180	103.084	102.932	7.250	103.180	103.084	102.932	
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	89.794	89.933	90.039	2.750	89.794	89.933	90.039	4.500				
2.875	90.293	90.432	90.537	2.875	90.293	90.432	90.537	4.625				
3.000	90.791	90.930	91.035	3.000	90.791	90.930	91.035	4.750	96.067	96.053	95.978	
3.125	91.289	91.428	91.533	3.125	91.289	91.428	91.533	4.875	96.808	96.794	96.711	
3.250	92.715	92.832	92.807	3.250	92.715	92.832	92.807	5.000	97.441	97.449	97.458	
3.375	93.211	93.328	93.304	3.375	93.211	93.328	93.304	5.125	98.995	98.988	98.934	
3.500	93.957	94.074	94.049	3.500	93.957	94.074	94.049	5.250	99.051	99.022	98.928	
3.625	94.449	94.566	94.542	3.625	94.449	94.566	94.542	5.375	99.468	99.439	99.345	
3.750	94.614	94.648	94.681	3.750	94.614	94.648	94.681	5.500	100.000	99.971	99.877	
3.875	95.486	95.378	95.269	3.875	95.486	95.378	95.269	5.625	100.501	100.472	100.378	
4.000	95.887	95.778	95.670	4.000	95.887	95.778	95.670	5.750	100.446	100.229	100.261	
4.125	96.221	96.112	96.135	4.125	96.221	96.112	96.135	5.875	100.896	100.678	100.470	
4.250	97.015	97.140	97.014	4.250	97.015	97.140	97.014	6.000	101.060	101.009	100.932	
4.375	97.581	97.456	97.330	4.375	97.581	97.456	97.330	6.125	101.501	101.200	101.123	
4.500	98.093	97.967	97.842	4.500	98.093	97.967	97.842	6.250	101.123	100.906	100.688	
4.625	98.453	98.327	98.202	4.625	98.453	98.327	98.202	6.375	101.206	101.133	101.012	
4.750	98.410	98.318	98.226	4.750	98.410	98.318	98.226	6.500	101.338	101.264	101.143	
4.875	98.577	98.521	98.466	4.875	98.577	98.521	98.466	6.625	101.691	101.617	101.496	
5.000	98.874	98.924	98.870	5.000	98.874	98.924	98.870	6.750	101.518	101.422	101.261	
5.125	99.246	99.297	99.242	5.125	99.246	99.297	99.242	6.875	101.741	101.645	101.484	
5.250	99.354	99.293	99.114	5.250	99.354	99.293	99.114	7.000	102.023	101.927	101.766	
5.375	99.100	99.128	99.069	5.375	99.100	99.128	99.069	7.125	102.357	102.261	102.101	
5.500	99.438	99.217	99.157	5.500	99.438	99.217	99.157	7.250	101.212	101.094	100.928	
5.625	99.497	99.525	99.465	5.625	99.497	99.525	99.465	7.375				
5.750	99.193	99.185	99.176	5.750	99.193	99.185	99.176	7.500				
5.875	99.512	99.503	99.495	5.875	99.512	99.503	99.495	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	100.896	100.678	100.470	5.875	100.896	100.678	100.470	4.500	95.120	95.072	95.080	
6.000	101.060	101.009	100.932	6.000	101.060	101.009	100.932	4.625	95.589	95.541	95.549	
6.125	101.501	101.200	101.123	6.125	101.501	101.200	101.123	4.750	95.804	95.756	95.764	
6.250	101.123	100.906	100.688	6.250	101.123	100.906	100.688	4.875	95.736	95.675	95.745	
6.375	101.206	101.133	101.012	6.375	101.206	101.133	101.012	5.000	96.200	96.139	96.209	
6.500	101.338	101.264	101.143	6.500	101.338	101.264	101.143	5.125	96.658	96.597	96.667	
6.625	101.691	101.617	101.496	6.625	101.691	101.617	101.496	5.250	97.111	97.050	97.120	
6.750	101.518	101.422	101.261	6.750	101.518	101.422	101.261	5.375	96.402	96.310	96.218	
6.875	101.741	101.645	101.484	6.875	101.741	101.645	101.484	5.500	96.541	96.449	96.357	
7.000	102.023	101.927	101.766	7.000	102.023	101.927	101.766	5.625	96.586	96.494	96.402	
7.125	102.357	102.261	102.101	7.125	102.357	102.261	102.101	5.750	97.568	97.560	97.551	
7.250	101.212	101.094	100.928	7.250	101.212	101.094	100.928	5.875	97.887	97.878	97.870	
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	101.361	101.143	101.176	5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	
6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	
6.125	102.102	101.885	101.723	6.125	102.102	101.885	101.723	6.125	102.102	101.885	101.723	
6.250	102.218	102.001	101.812	6.250	102.218	102.001	101.812	6.250	102.218	102.001	101.812	
6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	
6.500	102.369	102.268	102.168	6.500	102.369	102.268	102.168	6.500	102.369	102.268	102.168	
6.625	102.628	102.527	102.427	6.625	102.628	102.527	102.427	6.625	102.628	102.527	102.427	
6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	
6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	
7.000	103.259	103.134	103.008	7.000	103.259	103.134	103.008	7.000	103.259	103.134	103.008	
7.125	103.102	103.006	102.854	7.125	103.102	103.006	102.854	7.125	103.102	103.006	102.854	
7.250	103.180	103.084	102.932	7.250	103.180	103.084	102.932	7.250	103.180	103.084	102.932	
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	98.093	97.967	97.842	4.500	98.093	97.967	97.842	5.875	100.896	100.678	100.470	
4.625	98.453	98.327	98.202	4.625	98.453	98.327	98.202	6.000	101.060	101.009	100.932	
4.750	98.410	98.318	98.226	4.750	98.410	98.318	98.226	6.125	101.501	101.200	101.123	
4.875	98.577	98.521	98.466	4.875	98.577	98.521	98.466	6.250	101.123	100.906	100.688	
5.000	98.874	98.924	98.870	5.000	98.874	98.924	98.870	6.375	101.206	101.133	101.012	
5.125	99.246	99.297	99.242	5.125	99.246	99.297	99.242	6.500	101.338	1		



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

Tuesday, April 4, 2023  
Effective Time:  
8:24:15 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	97.715	97.750	97.778	4.625	97.715	97.750	97.778	4.625				
4.750	98.331	98.367	98.395	4.750	98.331	98.367	98.395	4.750	98.331	98.367	98.395	
4.875	98.580	98.593	98.557	4.875	98.580	98.593	98.557	4.875	98.580	98.593	98.557	
5.000	99.741	99.749	99.758	5.000	99.741	99.749	99.758	5.000	99.741	99.749	99.758	
5.125	100.042	100.051	100.059	5.125	100.042	100.051	100.059	5.125	100.042	100.051	100.059	
5.250	100.472	100.397	100.355	5.250	100.472	100.397	100.355	5.250	100.472	100.397	100.355	
5.375	100.625	100.550	100.474	5.375	100.625	100.550	100.474	5.375	100.625	100.550	100.474	
5.500	101.047	100.971	100.896	5.500	101.047	100.971	100.896	5.500	101.047	100.971	100.896	
5.625	101.385	101.310	101.234	5.625	101.385	101.310	101.234	5.625	101.385	101.310	101.234	
5.750	101.641	101.461	101.377	5.750	101.641	101.461	101.377	5.750	101.641	101.461	101.377	
5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	
6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	
6.125	101.852	101.885	101.667	6.125	101.852	101.885	101.667	6.125	101.852	101.885	101.667	
6.250	102.218	102.001	101.783	6.250	102.218	102.001	101.783	6.250	102.218	102.001	101.783	
6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	
6.500	102.119	102.018	101.918	6.500	102.119	102.018	101.918	6.500	102.119	102.018	101.918	
6.625	102.378	102.527	102.427	6.625	102.378	102.527	102.427	6.625	102.378	102.527	102.427	
6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	
6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	
7.000	103.009	102.884	102.758	7.000	103.009	102.884	102.758	7.000	103.009	102.884	102.758	
7.125	102.889	102.813	102.661	7.125	102.889	102.813	102.661	7.125	102.889	102.813	102.661	
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	90.285	90.424	90.530	2.875	90.285	90.424	90.530	4.625				
3.000	90.793	90.932	91.037	3.000	90.793	90.932	91.037	4.750				
3.125	91.297	91.436	91.542	3.125	91.297	91.436	91.542	4.875				
3.250	92.691	92.808	92.783	3.250	92.691	92.808	92.783	5.000				
3.375	93.193	93.310	93.285	3.375	93.193	93.310	93.285	5.125				
3.500	93.938	94.055	94.030	3.500	93.938	94.055	94.030	5.250	98.986	98.911	98.835	
3.625	94.423	94.541	94.516	3.625	94.423	94.541	94.516	5.375	99.489	99.480	99.386	
3.750	94.614	94.614	94.647	3.750	94.614	94.614	94.647	5.500	100.037	100.028	99.934	
3.875	95.486	95.378	95.269	3.875	95.486	95.378	95.269	5.625	100.379	100.370	100.276	
4.000	95.887	95.778	95.670	4.000	95.887	95.778	95.670	5.750	100.446	100.229	100.261	
4.125	96.221	96.112	96.045	4.125	96.221	96.112	96.045	5.875	100.896	100.678	100.461	
4.250	97.015	97.140	97.014	4.250	97.015	97.140	97.014	6.000	101.048	100.833	100.756	
4.375	97.581	97.456	97.330	4.375	97.581	97.456	97.330	6.125	101.163	101.132	101.055	
4.500	97.843	97.967	97.842	4.500	97.843	97.967	97.842	6.250	101.123	100.906	100.688	
4.625	98.203	98.327	98.202	4.625	98.203	98.327	98.202	6.375	100.967	100.913	100.792	
4.750	98.410	98.318	98.226	4.750	98.410	98.318	98.226	6.500	101.291	101.238	101.117	
4.875	98.577	98.485	98.393	4.875	98.577	98.485	98.393	6.625	101.604	101.551	101.430	
5.000	98.707	98.757	98.702	5.000	98.707	98.757	98.702	6.750	101.482	101.406	101.245	
5.125	99.031	99.082	99.027	5.125	99.031	99.082	99.027	6.875	101.539	101.463	101.302	
5.250	99.354	99.293	99.114	5.250	99.354	99.293	99.114	7.000	101.822	101.746	101.585	
5.375	98.972	99.000	98.940	5.375	98.972	99.000	98.940	7.125	102.082	102.006	101.845	
5.500	99.272	99.300	99.241	5.500	99.272	99.300	99.241	7.250				
5.625	99.298	99.326	99.267	5.625	99.298	99.326	99.267	7.375				
5.750	99.193	99.185	99.176	5.750	99.193	99.185	99.176	7.500				
5.875	99.512	99.503	99.495	5.875	99.512	99.503	99.495	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	100.896	100.678	100.461	5.875	100.896	100.678	100.461	4.500	95.120	95.072	95.080	
6.000	101.048	100.833	100.756	6.000	101.048	100.833	100.756	4.625	95.339	95.541	95.299	
6.125	101.163	101.132	101.055	6.125	101.163	101.132	101.055	4.750	95.804	95.756	95.764	
6.250	101.123	100.906	100.688	6.250	101.123	100.906	100.688	4.875	95.736	95.675	95.745	
6.375	100.967	100.913	100.792	6.375	100.967	100.913	100.792	5.000	96.200	96.139	96.209	
6.500	101.291	101.238	101.117	6.500	101.291	101.238	101.117	5.125	96.658	96.597	96.667	
6.625	101.604	101.551	101.430	6.625	101.604	101.551	101.430	5.250	97.111	97.050	97.120	
6.750	101.482	101.406	101.245	6.750	101.482	101.406	101.245	5.375	96.402	96.310	96.218	
6.875	101.539	101.463	101.302	6.875	101.539	101.463	101.302	5.500	96.541	96.449	96.357	
7.000	101.822	101.746	101.585	7.000	101.822	101.746	101.585	5.625	96.586	96.494	96.402	
7.125	102.082	102.006	101.845	7.125	102.082	102.006	101.845	5.750	97.568	97.560	97.551	
7.250				7.250				5.875	97.887	97.878	97.870	
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	101.361	101.143	101.176	5.875	101.361	101.143	101.176	5.875	101.361	101.143	101.176	
6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	6.000	101.653	101.685	101.467	
6.125	101.852	101.885	101.667	6.125	101.852	101.885	101.667	6.125	101.852	101.885	101.667	
6.250	102.218	102.001	101.783	6.250	102.218	102.001	101.783	6.250	102.218	102.001	101.783	
6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	6.375	102.082	101.982	101.881	
6.500	102.119	102.018	101.918	6.500	102.119	102.018	101.918	6.500	102.119	102.018	101.918	
6.625	102.378	102.527	102.427	6.625	102.378	102.527	102.427	6.625	102.378	102.527	102.427	
6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	6.750	102.812	102.686	102.561	
6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	6.875	102.831	102.706	102.580	
7.000	103.009	102.884	102.758	7.000	103.009	102.884	102.758	7.000	103.009	102.884	102.758	
7.125	102.889	102.813	102.661	7.125	102.889	102.813	102.661	7.125	102.889	102.813	102.661	
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	97.843	97.967	97.842	4.500	97.843	97.967	97.842	5.875	100.896	100.678	100.461	
4.625	98.203	98.327	98.202	4.625	98.203	98.327	98.202	6.000	101.048	100.833	100.756	
4.750	98.410	98.318	98.226	4.750	98.410	98.318	98.226	6.125	101.163	101.132	101.055	
4.875	98.577	98.485	98.393	4.875	98.577	98.485	98.393	6.250	101.123	100.906	100.688	
5.000	98.707	98.757	98.702	5.000	98.707	98.757	98.702	6.375	100.967	100.913	100.792	
5.125	99.031	99.082	99.027	5.125	99.031	99.082	99.027	6.500	101.291	101.238	101.117	
5.250	99.354	99.293	99.114	5.250	99.354	99.293	99.114	6.625	101.604	101.551	101.430	
5.375	98.972	99.000	98.940	5.375	98.972	99.000	98.940	6.750	101.482	101.406	101.245	
5.500</												