



FlexPoint Inc

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

Wednesday, April 5, 2023
Effective Time:
8:29:43 AM

Table with 3 main columns: Conventional 30 Yr Fixed, Conventional 25 Yr Fixed, and Conventional 20 Yr Fixed. Each column has sub-columns for Rate, 10 Day, 25 Day, and 40 Day. Rows list various interest rates and their corresponding values.

Table with 3 main columns: Conventional 15 Yr Fixed, Conventional 10 Yr Fixed, and Conventional 5 Yr Fixed. Each column has sub-columns for Rate, 10 Day, 25 Day, and 40 Day. Rows list various interest rates and their corresponding values.

Table with 3 main columns: Conventional 30 Yr Fixed High Balance, Conventional 20 Yr Fixed High Balance, and Conventional 15 Yr Fixed High Balance. Each column has sub-columns for Rate, 10 Day, 25 Day, and 40 Day. Rows list various interest rates and their corresponding values.

Conventional Fixed Adjustments

Cumulative LLPA Cap table with 2 columns: FTHB with AMI at or below 100% or 120% in designated High Cost Areas, and 0.000.

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 11 columns for different LTV/FICO ranges and 10 rows of adjustment values.

Additional Purchase LLPA Adjusters table with 11 columns for different LTV/FICO ranges and 10 rows of adjustment values.

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with 11 columns for different LTV/FICO ranges and 10 rows of adjustment values.

Additional R/T Refinance LLPA Adjusters table with 11 columns for different LTV/FICO ranges and 10 rows of adjustment values.

Cash-Out Refinance LTV / FICO Adjusters: All Products table with 6 columns for different LTV/FICO ranges and 10 rows of adjustment values.

Additional Cash-Out Refinance LLPA Adjusters table with 6 columns for different LTV/FICO ranges and 10 rows of adjustment values.

Additional Miscellaneous LLPA Adjusters table with 2 columns: Escrow Waiver (-0.250) and Temporary 2-1 Buydown (-0.750).



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

Wednesday, April 5, 2023
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| 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 | 97.524 | 97.430 | 97.342 | 5.125 | 98.310 | 98.216 | 98.128 | 5.875 | 100.035 | 99.942 | 99.854 | |
| 4.750 | 97.961 | 97.867 | 97.780 | 5.250 | 98.728 | 98.635 | 98.547 | 6.000 | 100.140 | 100.296 | 100.208 | |
| 4.875 | 98.258 | 98.164 | 98.077 | 5.375 | 99.166 | 99.072 | 98.985 | 6.125 | 100.510 | 100.416 | 100.329 | |
| 5.000 | 98.555 | 98.461 | 98.374 | 5.500 | 99.528 | 99.435 | 99.347 | 6.250 | 100.822 | 100.728 | 100.640 | |
| 5.125 | 99.102 | 99.008 | 98.921 | 5.625 | 99.870 | 100.026 | 99.939 | 6.375 | 100.784 | 100.690 | 100.603 | |
| 5.250 | 99.392 | 99.299 | 99.211 | 5.750 | 100.462 | 100.368 | 100.281 | 6.500 | 101.117 | 101.054 | 100.991 | |
| 5.375 | 99.682 | 99.588 | 99.508 | 5.875 | 100.800 | 100.706 | 100.618 | 6.625 | 101.335 | 101.272 | 101.209 | |
| 5.500 | 99.977 | 99.908 | 99.845 | 6.000 | 101.065 | 100.971 | 100.884 | 6.750 | 101.225 | 101.162 | 101.100 | |
| 5.625 | 100.272 | 100.178 | 100.090 | 6.125 | 101.310 | 101.216 | 101.129 | 6.875 | 101.694 | 101.631 | 101.569 | |
| 5.750 | 100.507 | 100.444 | 100.381 | 6.250 | 101.347 | 101.253 | 101.166 | 7.000 | 102.167 | 102.104 | 102.041 | |
| 5.875 | 100.855 | 100.792 | 100.729 | 6.375 | 101.309 | 101.216 | 101.128 | 7.125 | 102.258 | 102.195 | 102.132 | |
| 6.000 | 101.208 | 101.145 | 101.082 | 6.500 | 101.280 | 101.204 | 101.141 | | | | | |
| 6.125 | 101.118 | 101.055 | 100.992 | 6.625 | 101.261 | 101.198 | 101.135 | | | | | |
| 6.250 | 101.323 | 101.260 | 101.197 | 6.750 | 101.336 | 101.273 | 101.210 | | | | | |
| 6.375 | 101.532 | 101.469 | 101.406 | 6.875 | 101.589 | 101.526 | 101.463 | | | | | |
| 6.500 | 100.829 | 100.735 | 100.647 | 7.000 | | | | | | | | |
| 6.625 | | | | | | | | | | | | |
| 6.750 | | | | | | | | | | | | |
| 6.875 | | | | | | | | | | | | |

| Conventional ARM High Balance | | | | | | | | | | | | |
|-----------------------------------|---------|---------|---------|-----------------------------------|---------|---------|---------|------------------------------------|---------|---------|---------|--|
| Conventional 5/6 ARM High Balance | | | | Conventional 7/6 ARM High Balance | | | | Conventional 10/6 ARM High Balance | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.750 | 97.189 | 97.126 | 97.063 | 4.875 | 96.712 | 96.649 | 96.586 | 5.750 | 99.172 | 99.109 | 99.046 | |
| 4.875 | 97.517 | 97.454 | 97.391 | 5.000 | 97.123 | 97.060 | 96.997 | 5.875 | 99.243 | 99.180 | 99.117 | |
| 5.000 | 97.844 | 97.781 | 97.718 | 5.125 | 97.517 | 97.454 | 97.391 | 6.000 | 99.507 | 99.444 | 99.381 | |
| 5.125 | 98.461 | 98.398 | 98.335 | 5.250 | 97.909 | 97.846 | 97.783 | 6.125 | 99.769 | 99.706 | 99.643 | |
| 5.250 | 98.941 | 98.878 | 98.815 | 5.375 | 98.300 | 98.237 | 98.174 | 6.250 | 100.032 | 99.969 | 99.906 | |
| 5.375 | 99.279 | 99.216 | 99.153 | 5.500 | 98.860 | 98.797 | 98.734 | 6.375 | 100.299 | 100.236 | 100.173 | |
| 5.500 | 99.616 | 99.553 | 99.490 | 5.625 | 99.259 | 99.196 | 99.133 | 6.500 | 100.762 | 100.699 | 100.636 | |
| 5.625 | 99.809 | 99.746 | 99.683 | 5.750 | 99.661 | 99.598 | 99.535 | 6.625 | 101.230 | 101.167 | 101.104 | |
| 5.750 | 100.152 | 100.089 | 100.026 | 5.875 | 100.063 | 100.000 | 99.937 | 6.750 | 101.121 | 101.058 | 100.995 | |
| 5.875 | 100.500 | 100.437 | 100.374 | 6.000 | 100.294 | 100.231 | 100.168 | 6.875 | 101.589 | 101.526 | 101.463 | |
| 6.000 | 100.853 | 100.790 | 100.727 | 6.125 | 100.702 | 100.639 | 100.576 | 7.000 | 102.062 | 101.999 | 101.936 | |
| 6.125 | 100.763 | 100.700 | 100.637 | 6.250 | 100.597 | 100.534 | 100.471 | 7.125 | 102.153 | 102.090 | 102.027 | |
| 6.250 | 100.969 | 100.906 | 100.843 | 6.375 | 100.668 | 100.605 | 100.542 | | | | | |
| 6.375 | 101.177 | 101.114 | 101.051 | 6.500 | 100.912 | 100.849 | 100.786 | | | | | |
| 6.500 | 101.245 | 101.182 | 101.119 | | | | | | | | | |
| 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 | -4.875 |

| 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 | -2.250 |
| 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

Wednesday, April 5, 2023

Effective Time:

8:29:43 AM

Home Ready

| Home Ready 30 Yr Fixed | | | | Home Ready 20 Yr Fixed | | | | Home Ready 15 Yr Fixed | | | |
|------------------------|---------|---------|---------|------------------------|---------|---------|---------|------------------------|---------|---------|---------|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day |
| 6.000 | 101.639 | 101.613 | 101.620 | 6.000 | 101.639 | 101.613 | 101.620 | 4.250 | 97.215 | 97.211 | 97.195 |
| 6.125 | 101.706 | 101.681 | 101.688 | 6.125 | 101.706 | 101.681 | 101.688 | 4.375 | 97.597 | 97.573 | 97.549 |
| 6.250 | 101.620 | 101.575 | 101.561 | 6.250 | 101.620 | 101.575 | 101.561 | 4.500 | 98.075 | 98.051 | 98.027 |
| 6.375 | 102.073 | 102.028 | 102.014 | 6.375 | 102.073 | 102.028 | 102.014 | 4.625 | 98.489 | 98.465 | 98.441 |
| 6.500 | 102.485 | 102.439 | 102.425 | 6.500 | 102.485 | 102.439 | 102.425 | 4.750 | 99.129 | 99.105 | 99.082 |
| 6.625 | 102.533 | 102.488 | 102.474 | 6.625 | 102.533 | 102.488 | 102.474 | 4.875 | 99.423 | 99.399 | 99.376 |
| 6.750 | 102.476 | 102.422 | 102.393 | 6.750 | 102.476 | 102.422 | 102.393 | 5.000 | 99.668 | 99.647 | 99.632 |
| 6.875 | 102.912 | 102.858 | 102.830 | 6.875 | 102.912 | 102.858 | 102.830 | 5.125 | 99.779 | 99.769 | 99.753 |
| 7.000 | 103.325 | 103.271 | 103.243 | 7.000 | 103.325 | 103.271 | 103.243 | 5.250 | 100.185 | 100.175 | 100.159 |
| 7.125 | 103.377 | 103.323 | 103.294 | 7.125 | 103.377 | 103.323 | 103.294 | 5.375 | 100.265 | 100.255 | 100.239 |
| 7.250 | 103.407 | 103.345 | 103.302 | 7.250 | 103.407 | 103.345 | 103.302 | 5.500 | 100.407 | 100.397 | 100.382 |
| 7.375 | 103.531 | 103.469 | 103.426 | 7.375 | 103.531 | 103.469 | 103.426 | 5.625 | 100.493 | 100.483 | 100.467 |
| 7.500 | 103.862 | 103.800 | 103.757 | 7.500 | 103.862 | 103.800 | 103.757 | 5.750 | 100.566 | 100.526 | 100.463 |
| 7.625 | | | | 7.625 | | | | 5.875 | 100.885 | 100.845 | 100.532 |

| Home Ready 10 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 |
| 4.250 | 97.201 | 97.185 | 97.012 | | | | | | | | |
| 4.375 | 97.405 | 97.389 | 97.459 | | | | | | | | |
| 4.500 | 97.847 | 97.831 | 97.893 | | | | | | | | |
| 4.625 | 98.441 | 98.425 | 98.230 | | | | | | | | |
| 4.750 | 98.725 | 98.709 | 98.547 | | | | | | | | |
| 4.875 | 99.023 | 99.007 | 98.848 | | | | | | | | |
| 5.000 | 99.107 | 99.091 | 99.183 | | | | | | | | |
| 5.125 | 99.163 | 99.149 | 99.024 | | | | | | | | |
| 5.250 | 99.448 | 99.431 | 99.286 | | | | | | | | |
| 5.375 | 99.735 | 99.712 | 99.546 | | | | | | | | |
| 5.500 | 100.035 | 100.006 | 99.848 | | | | | | | | |
| 5.625 | 99.918 | 99.896 | 99.881 | | | | | | | | |
| 5.750 | 100.407 | 100.365 | 100.012 | | | | | | | | |
| 5.875 | 100.692 | 100.644 | 100.274 | | | | | | | | |

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

Wednesday, April 5, 2023

Effective Time:

8:29:43 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 | 100.799 | 100.544 | 100.537 | 5.875 | 100.549 | 100.544 | 100.537 | 4.125 | 96.963 | 96.959 | 96.943 | |
| 6.000 | 101.175 | 101.171 | 100.913 | 6.000 | 100.925 | 100.921 | 100.913 | 4.250 | 97.215 | 97.211 | 97.195 | |
| 6.125 | 101.367 | 101.362 | 101.355 | 6.125 | 101.117 | 101.112 | 101.105 | 4.375 | 97.597 | 97.573 | 97.549 | |
| 6.250 | 101.510 | 101.385 | 101.338 | 6.250 | 101.129 | 101.109 | 101.088 | 4.500 | 98.075 | 98.051 | 98.027 | |
| 6.375 | 101.760 | 101.677 | 101.656 | 6.375 | 101.446 | 101.427 | 101.406 | 4.625 | 98.489 | 98.465 | 98.441 | |
| 6.500 | 102.040 | 102.021 | 101.999 | 6.500 | 101.790 | 101.771 | 101.749 | 4.750 | 99.129 | 99.105 | 99.082 | |
| 6.625 | 102.180 | 102.161 | 102.140 | 6.625 | 101.930 | 101.911 | 101.890 | 4.875 | 99.423 | 99.399 | 99.376 | |
| 6.750 | 102.385 | 102.321 | 102.292 | 6.750 | 102.098 | 102.071 | 102.042 | 5.000 | 99.668 | 99.647 | 99.632 | |
| 6.875 | 102.635 | 102.591 | 102.562 | 6.875 | 102.368 | 102.341 | 102.312 | 5.125 | 99.779 | 99.769 | 99.753 | |
| 7.000 | 102.898 | 102.871 | 102.842 | 7.000 | 102.648 | 102.621 | 102.592 | 5.250 | 100.185 | 100.175 | 100.159 | |
| 7.125 | 102.775 | 102.748 | 102.720 | 7.125 | 102.775 | 102.748 | 102.720 | 5.375 | 100.265 | 100.255 | 100.239 | |
| 7.250 | 103.013 | 102.956 | 102.899 | 7.250 | 103.013 | 102.956 | 102.899 | 5.500 | 100.407 | 100.397 | 100.382 | |
| 7.375 | 101.761 | 101.698 | 101.629 | 7.375 | 101.607 | 101.544 | 101.475 | 5.625 | 100.493 | 100.483 | 100.467 | |
| 7.500 | 102.090 | 102.026 | 101.954 | 7.500 | 101.920 | 101.856 | 101.784 | 5.750 | 100.566 | 100.526 | 100.463 | |
| 7.625 | | | | 7.625 | | | | 5.875 | 100.885 | 100.845 | 100.532 | |

| Home Possible 10 Yr Fixed | | | | | | | | | | | | |
|---------------------------|---------|---------|---------|------|--------|--------|--------|------|--------|--------|--------|--|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.125 | 96.784 | 96.766 | 96.342 | | | | | | | | | |
| 4.250 | 97.201 | 97.185 | 97.012 | | | | | | | | | |
| 4.375 | 97.405 | 97.389 | 97.459 | | | | | | | | | |
| 4.500 | 97.847 | 97.831 | 97.893 | | | | | | | | | |
| 4.625 | 98.441 | 98.425 | 98.230 | | | | | | | | | |
| 4.750 | 98.725 | 98.709 | 98.547 | | | | | | | | | |
| 4.875 | 99.023 | 99.007 | 98.848 | | | | | | | | | |
| 5.000 | 99.107 | 99.091 | 99.183 | | | | | | | | | |
| 5.125 | 99.163 | 99.149 | 99.024 | | | | | | | | | |
| 5.250 | 99.448 | 99.431 | 99.286 | | | | | | | | | |
| 5.375 | 99.735 | 99.712 | 99.546 | | | | | | | | | |
| 5.500 | 100.035 | 100.006 | 99.848 | | | | | | | | | |
| 5.625 | 99.918 | 99.896 | 99.881 | | | | | | | | | |
| 5.750 | 100.407 | 100.365 | 100.012 | | | | | | | | | |

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

Wednesday, April 5, 2023
Effective Time:
8:29:43 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 | 98.249 | 98.201 | 98.194 | 2.125 | | | | 2.125 | | | | |
| 5.250 | 98.689 | 98.660 | 98.644 | 2.250 | | | | 2.250 | | | | |
| 5.375 | 99.086 | 99.052 | 99.032 | 2.375 | | | | 2.375 | | | | |
| 5.500 | 99.554 | 99.517 | 99.495 | 2.500 | | | | 2.500 | | | | |
| 5.625 | 99.981 | 99.944 | 99.923 | 2.625 | | | | 2.625 | | | | |
| 5.750 | 100.068 | 100.018 | 99.988 | 2.750 | | | | 2.750 | | | | |
| 5.875 | 100.431 | 100.376 | 100.342 | 2.875 | | | | 2.875 | | | | |
| 6.000 | 100.843 | 100.786 | 100.751 | 3.000 | | | | 3.000 | | | | |
| 6.125 | 101.279 | 101.221 | 101.186 | 3.125 | | | | 3.125 | | | | |
| 6.250 | 101.020 | 101.027 | 100.983 | 3.250 | | | | 3.250 | | | | |
| 6.375 | 101.350 | 101.352 | 101.305 | 3.375 | | | | 3.375 | | | | |
| 6.500 | 101.652 | 101.652 | 101.603 | 3.500 | | | | 3.500 | | | | |
| 6.625 | 102.000 | 102.000 | 101.951 | 3.625 | | | | 3.625 | | | | |
| 6.750 | 101.787 | 101.743 | 101.686 | 3.750 | | | | 3.750 | | | | |
| 6.875 | 102.012 | 101.963 | 101.902 | 3.875 | | | | 3.875 | | | | |
| 7.000 | 102.307 | 102.255 | 102.193 | 4.000 | | | | 4.000 | | | | |
| 7.125 | 102.586 | 102.535 | 102.472 | 4.125 | | | | 4.125 | | | | |
| 7.250 | 102.684 | 102.619 | 102.548 | 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 |



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

Wednesday, April 5, 2023
Effective Time:
8:29:43 AM

| 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 | 96.510 | 96.488 | 96.388 | 4.750 | 96.510 | 96.488 | 96.388 | 4.750 | 96.510 | 96.488 | 96.388 | |
| 4.875 | 96.923 | 96.904 | 96.810 | 4.875 | 96.923 | 96.904 | 96.810 | 4.875 | 96.923 | 96.904 | 96.810 | |
| 5.000 | 99.455 | 99.463 | 99.471 | 5.000 | 99.455 | 99.463 | 99.471 | 5.000 | 99.455 | 99.463 | 99.471 | |
| 5.125 | 100.012 | 100.020 | 100.029 | 5.125 | 100.012 | 100.020 | 100.029 | 5.125 | 100.012 | 100.020 | 100.029 | |
| 5.250 | 100.669 | 100.632 | 100.515 | 5.250 | 100.669 | 100.632 | 100.515 | 5.250 | 100.669 | 100.632 | 100.515 | |
| 5.375 | 100.543 | 100.526 | 100.510 | 5.375 | 100.543 | 100.526 | 100.510 | 5.375 | 100.543 | 100.526 | 100.510 | |
| 5.500 | 101.205 | 101.188 | 100.921 | 5.500 | 101.205 | 101.188 | 100.921 | 5.500 | 101.205 | 101.188 | 100.921 | |
| 5.625 | 101.486 | 101.469 | 101.453 | 5.625 | 101.486 | 101.469 | 101.453 | 5.625 | 101.486 | 101.469 | 101.453 | |
| 5.750 | 101.587 | 101.557 | 101.477 | 5.750 | 101.587 | 101.557 | 101.477 | 5.750 | 101.587 | 101.557 | 101.477 | |
| 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | |
| 6.000 | 101.831 | 101.614 | 101.396 | 6.000 | 101.831 | 101.614 | 101.396 | 6.000 | 101.831 | 101.614 | 101.396 | |
| 6.125 | 102.026 | 101.808 | 101.672 | 6.125 | 102.026 | 101.808 | 101.672 | 6.125 | 102.026 | 101.808 | 101.672 | |
| 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | |
| 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | |
| 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | |
| 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | |
| 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | |
| 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | |
| 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | |
| 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | |
| 7.250 | 103.166 | 103.000 | 102.851 | 7.250 | 103.166 | 103.000 | 102.851 | 7.250 | 103.166 | 103.000 | 102.851 | |
| 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 | 90.112 | 90.248 | 90.170 | 2.750 | 90.112 | 90.248 | 90.170 | 4.500 | | | | |
| 2.875 | 90.612 | 90.749 | 90.671 | 2.875 | 90.612 | 90.749 | 90.671 | 4.625 | | | | |
| 3.000 | 91.113 | 91.249 | 91.171 | 3.000 | 91.113 | 91.249 | 91.171 | 4.750 | 96.551 | 96.537 | 96.460 | |
| 3.125 | 91.612 | 91.748 | 91.670 | 3.125 | 91.612 | 91.748 | 91.670 | 4.875 | 97.035 | 97.021 | 96.936 | |
| 3.250 | 92.983 | 93.097 | 93.077 | 3.250 | 92.983 | 93.097 | 93.077 | 5.000 | 97.556 | 97.542 | 97.449 | |
| 3.375 | 93.481 | 93.596 | 93.575 | 3.375 | 93.481 | 93.596 | 93.575 | 5.125 | 99.165 | 99.157 | 99.122 | |
| 3.500 | 94.227 | 94.341 | 94.320 | 3.500 | 94.227 | 94.341 | 94.320 | 5.250 | 99.197 | 99.167 | 99.129 | |
| 3.625 | 94.718 | 94.833 | 94.812 | 3.625 | 94.718 | 94.833 | 94.812 | 5.375 | 99.608 | 99.578 | 99.488 | |
| 3.750 | 95.188 | 95.172 | 95.251 | 3.750 | 95.188 | 95.172 | 95.251 | 5.500 | 100.129 | 100.099 | 100.009 | |
| 3.875 | 96.019 | 96.011 | 96.003 | 3.875 | 96.019 | 96.011 | 96.003 | 5.625 | 100.612 | 100.582 | 100.492 | |
| 4.000 | 96.420 | 96.412 | 96.403 | 4.000 | 96.420 | 96.412 | 96.403 | 5.750 | 100.605 | 100.387 | 100.303 | |
| 4.125 | 96.754 | 96.745 | 96.737 | 4.125 | 96.754 | 96.745 | 96.737 | 5.875 | 100.839 | 100.621 | 100.503 | |
| 4.250 | 97.560 | 97.569 | 97.577 | 4.250 | 97.560 | 97.569 | 97.577 | 6.000 | 101.068 | 101.015 | 100.926 | |
| 4.375 | 97.872 | 97.880 | 97.889 | 4.375 | 97.872 | 97.880 | 97.889 | 6.125 | 101.463 | 101.161 | 101.072 | |
| 4.500 | 98.380 | 98.388 | 98.397 | 4.500 | 98.380 | 98.388 | 98.397 | 6.250 | 101.076 | 100.906 | 100.828 | |
| 4.625 | 98.737 | 98.746 | 98.754 | 4.625 | 98.737 | 98.746 | 98.754 | 6.375 | 101.137 | 101.063 | 100.951 | |
| 4.750 | 98.893 | 98.902 | 98.910 | 4.750 | 98.893 | 98.902 | 98.910 | 6.500 | 101.251 | 101.427 | 101.315 | |
| 4.875 | 99.056 | 99.064 | 99.073 | 4.875 | 99.056 | 99.064 | 99.073 | 6.625 | 101.831 | 101.756 | 101.644 | |
| 5.000 | 99.150 | 99.159 | 99.167 | 5.000 | 99.150 | 99.159 | 99.167 | 6.750 | 101.580 | 101.479 | 101.387 | |
| 5.125 | 99.547 | 99.511 | 99.487 | 5.125 | 99.547 | 99.511 | 99.487 | 6.875 | 101.615 | 101.518 | 101.339 | |
| 5.250 | 99.746 | 99.710 | 99.686 | 5.250 | 99.746 | 99.710 | 99.686 | 7.000 | 101.881 | 101.784 | 101.604 | |
| 5.375 | 99.286 | 99.311 | 99.271 | 5.375 | 99.286 | 99.311 | 99.271 | 7.125 | 102.201 | 102.105 | 101.925 | |
| 5.500 | 99.604 | 99.630 | 99.590 | 5.500 | 99.604 | 99.630 | 99.590 | 7.250 | 101.294 | 101.174 | 101.012 | |
| 5.625 | 99.646 | 99.672 | 99.632 | 5.625 | 99.646 | 99.672 | 99.632 | 7.375 | | | | |
| 5.750 | 99.322 | 99.322 | 99.322 | 5.750 | 99.322 | 99.322 | 99.322 | 7.500 | | | | |
| 5.875 | 99.633 | 99.633 | 99.633 | 5.875 | 99.633 | 99.633 | 99.633 | 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 | 100.839 | 100.621 | 100.503 | 5.875 | 100.839 | 100.621 | 100.503 | 4.500 | 95.479 | 95.439 | 95.447 | |
| 6.000 | 101.068 | 101.015 | 100.926 | 6.000 | 101.068 | 101.015 | 100.926 | 4.625 | 95.946 | 95.906 | 95.914 | |
| 6.125 | 101.463 | 101.161 | 101.072 | 6.125 | 101.463 | 101.161 | 101.072 | 4.750 | 96.409 | 96.369 | 96.377 | |
| 6.250 | 101.076 | 100.906 | 100.828 | 6.250 | 101.076 | 100.906 | 100.828 | 4.875 | 96.387 | 96.350 | 96.327 | |
| 6.375 | 101.137 | 101.063 | 100.951 | 6.375 | 101.137 | 101.063 | 100.951 | 5.000 | 96.848 | 96.812 | 96.788 | |
| 6.500 | 101.251 | 101.427 | 101.315 | 6.500 | 101.251 | 101.427 | 101.315 | 5.125 | 97.303 | 97.267 | 97.244 | |
| 6.625 | 101.831 | 101.756 | 101.644 | 6.625 | 101.831 | 101.756 | 101.644 | 5.250 | 97.752 | 97.716 | 97.693 | |
| 6.750 | 101.580 | 101.479 | 101.387 | 6.750 | 101.580 | 101.479 | 101.387 | 5.375 | 96.782 | 96.765 | 96.749 | |
| 6.875 | 101.615 | 101.518 | 101.339 | 6.875 | 101.615 | 101.518 | 101.339 | 5.500 | 96.916 | 96.899 | 96.883 | |
| 7.000 | 101.881 | 101.784 | 101.604 | 7.000 | 101.881 | 101.784 | 101.604 | 5.625 | 96.958 | 96.941 | 96.924 | |
| 7.125 | 102.201 | 102.105 | 101.925 | 7.125 | 102.201 | 102.105 | 101.925 | 5.750 | 97.697 | 97.697 | 97.697 | |
| 7.250 | 101.294 | 101.174 | 101.012 | 7.250 | 101.294 | 101.174 | 101.012 | 5.875 | 98.008 | 98.008 | 98.008 | |
| 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 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | |
| 6.000 | 101.831 | 101.614 | 101.396 | 6.000 | 101.831 | 101.614 | 101.396 | 6.000 | 101.831 | 101.614 | 101.396 | |
| 6.125 | 102.026 | 101.808 | 101.672 | 6.125 | 102.026 | 101.808 | 101.672 | 6.125 | 102.026 | 101.808 | 101.672 | |
| 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | |
| 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | |
| 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | |
| 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | |
| 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | |
| 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | |
| 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | |
| 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | |
| 7.250 | 103.166 | 103.000 | 102.851 | 7.250 | 103.166 | 103.000 | 102.851 | 7.250 | 103.166 | 103.000 | 102.851 | |
| 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 | 98.380 | 98.388 | 98.397 | 4.500 | 98.380 | 98.388 | 98.397 | 5.875 | 100.839 | 100.621 | 100.503 | |
| 4.625 | 98.737 | 98.746 | 98.754 | 4.625 | 98.737 | 98.746 | 98.754 | 6.000 | 101.068 | 101.015 | 100.926 | |
| 4.750 | 98.893 | 98.902 | 98.910 | 4.750 | 98.893 | 98.902 | 98.910 | 6.125 | 101.463 | 101.161 | 101.072 | |
| 4.875 | 99.056 | 99.064 | 99.073 | 4.875 | 99.056 | 99.064 | 99.073 | 6.250 | 101.076 | 100.906 | 100.828 | |
| 5.000 | 99.150 | 99.159 | 99.167 | 5.000 | 99.150 | 99.159 | 99.167 | 6.375 | 101.137 | 101.063 | 100.951 | |
| 5.125 | 99.547 | 99.511 | 99.487 | 5.125 | 99.547 | 99.511 | 99.487 | 6.500 | 101.251</ | | | |



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

Wednesday, April 5, 2023
Effective Time:
8:29:43 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 | 98.045 | 98.079 | 98.064 | 4.625 | 98.045 | 98.079 | 98.064 | 4.625 | | | | |
| 4.750 | 98.653 | 98.687 | 98.672 | 4.750 | 98.653 | 98.687 | 98.672 | 4.750 | 98.653 | 98.687 | 98.672 | |
| 4.875 | 98.755 | 98.767 | 98.751 | 4.875 | 98.755 | 98.767 | 98.751 | 4.875 | 98.755 | 98.767 | 98.751 | |
| 5.000 | 99.705 | 99.713 | 99.721 | 5.000 | 99.705 | 99.713 | 99.721 | 5.000 | 99.705 | 99.713 | 99.721 | |
| 5.125 | 100.012 | 100.022 | 100.029 | 5.125 | 100.012 | 100.022 | 100.029 | 5.125 | 100.012 | 100.022 | 100.029 | |
| 5.250 | 100.640 | 100.632 | 100.615 | 5.250 | 100.640 | 100.632 | 100.615 | 5.250 | 100.640 | 100.632 | 100.615 | |
| 5.375 | 100.543 | 100.526 | 100.510 | 5.375 | 100.543 | 100.526 | 100.510 | 5.375 | 100.543 | 100.526 | 100.510 | |
| 5.500 | 101.205 | 101.188 | 101.171 | 5.500 | 101.205 | 101.188 | 101.171 | 5.500 | 101.205 | 101.188 | 101.171 | |
| 5.625 | 101.486 | 101.469 | 101.453 | 5.625 | 101.486 | 101.469 | 101.453 | 5.625 | 101.486 | 101.469 | 101.453 | |
| 5.750 | 101.550 | 101.395 | 101.359 | 5.750 | 101.550 | 101.395 | 101.359 | 5.750 | 101.550 | 101.395 | 101.359 | |
| 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | |
| 6.000 | 101.581 | 101.614 | 101.396 | 6.000 | 101.581 | 101.614 | 101.396 | 6.000 | 101.581 | 101.614 | 101.396 | |
| 6.125 | 102.026 | 101.808 | 101.591 | 6.125 | 102.026 | 101.808 | 101.591 | 6.125 | 102.026 | 101.808 | 101.591 | |
| 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | |
| 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | |
| 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | |
| 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | |
| 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | |
| 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | |
| 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | |
| 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | |
| 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 | 90.602 | 90.739 | 90.661 | 2.875 | 90.602 | 90.739 | 90.661 | 4.625 | | | | |
| 3.000 | 91.110 | 91.247 | 91.168 | 3.000 | 91.110 | 91.247 | 91.168 | 4.750 | | | | |
| 3.125 | 91.612 | 91.749 | 91.671 | 3.125 | 91.612 | 91.749 | 91.671 | 4.875 | | | | |
| 3.250 | 92.957 | 93.071 | 93.050 | 3.250 | 92.957 | 93.071 | 93.050 | 5.000 | | | | |
| 3.375 | 93.456 | 93.570 | 93.549 | 3.375 | 93.456 | 93.570 | 93.549 | 5.125 | | | | |
| 3.500 | 94.196 | 94.310 | 94.290 | 3.500 | 94.196 | 94.310 | 94.290 | 5.250 | 99.163 | 99.146 | 99.129 | |
| 3.625 | 94.674 | 94.788 | 94.771 | 3.625 | 94.674 | 94.788 | 94.771 | 5.375 | 99.597 | 99.587 | 99.497 | |
| 3.750 | 95.188 | 95.172 | 95.251 | 3.750 | 95.188 | 95.172 | 95.251 | 5.500 | 100.102 | 100.092 | 100.002 | |
| 3.875 | 96.019 | 96.011 | 96.003 | 3.875 | 96.019 | 96.011 | 96.003 | 5.625 | 100.391 | 100.380 | 100.541 | |
| 4.000 | 96.420 | 96.412 | 96.403 | 4.000 | 96.420 | 96.412 | 96.403 | 5.750 | 100.605 | 100.387 | 100.303 | |
| 4.125 | 96.754 | 96.745 | 96.737 | 4.125 | 96.754 | 96.745 | 96.737 | 5.875 | 100.839 | 100.621 | 100.404 | |
| 4.250 | 97.560 | 97.569 | 97.577 | 4.250 | 97.560 | 97.569 | 97.577 | 6.000 | 100.976 | 100.759 | 100.669 | |
| 4.375 | 97.872 | 97.880 | 97.889 | 4.375 | 97.872 | 97.880 | 97.889 | 6.125 | 101.081 | 101.009 | 100.920 | |
| 4.500 | 98.380 | 98.388 | 98.397 | 4.500 | 98.380 | 98.388 | 98.397 | 6.250 | 101.076 | 100.906 | 100.828 | |
| 4.625 | 98.737 | 98.746 | 98.754 | 4.625 | 98.737 | 98.746 | 98.754 | 6.375 | 100.962 | 100.920 | 100.878 | |
| 4.750 | 98.893 | 98.902 | 98.910 | 4.750 | 98.893 | 98.902 | 98.910 | 6.500 | 101.221 | 101.167 | 101.055 | |
| 4.875 | 99.056 | 99.064 | 98.823 | 4.875 | 99.056 | 99.064 | 98.823 | 6.625 | 101.511 | 101.457 | 101.345 | |
| 5.000 | 99.150 | 99.159 | 99.167 | 5.000 | 99.150 | 99.159 | 99.167 | 6.750 | 101.580 | 101.479 | 101.387 | |
| 5.125 | 99.547 | 99.511 | 99.487 | 5.125 | 99.547 | 99.511 | 99.487 | 6.875 | 101.419 | 101.342 | 101.162 | |
| 5.250 | 99.746 | 99.710 | 99.686 | 5.250 | 99.746 | 99.710 | 99.686 | 7.000 | 101.687 | 101.610 | 101.430 | |
| 5.375 | 99.219 | 99.203 | 99.186 | 5.375 | 99.219 | 99.203 | 99.186 | 7.125 | 101.934 | 101.857 | 101.678 | |
| 5.500 | 99.446 | 99.472 | 99.432 | 5.500 | 99.446 | 99.472 | 99.432 | 7.250 | | | | |
| 5.625 | 99.714 | 99.739 | 99.699 | 5.625 | 99.714 | 99.739 | 99.699 | 7.375 | | | | |
| 5.750 | 99.322 | 99.322 | 99.322 | 5.750 | 99.322 | 99.322 | 99.322 | 7.500 | | | | |
| 5.875 | 99.633 | 99.633 | 99.633 | 5.875 | 99.633 | 99.633 | 99.633 | 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 | 100.839 | 100.621 | 100.404 | 5.875 | 100.839 | 100.621 | 100.404 | 4.500 | 95.479 | 95.439 | 95.447 | |
| 6.000 | 100.976 | 100.759 | 100.669 | 6.000 | 100.976 | 100.759 | 100.669 | 4.625 | 95.946 | 95.906 | 95.914 | |
| 6.125 | 101.081 | 101.009 | 100.920 | 6.125 | 101.081 | 101.009 | 100.920 | 4.750 | 96.409 | 96.369 | 96.377 | |
| 6.250 | 101.076 | 100.906 | 100.828 | 6.250 | 101.076 | 100.906 | 100.828 | 4.875 | 96.387 | 96.350 | 96.327 | |
| 6.375 | 100.962 | 100.920 | 100.878 | 6.375 | 100.962 | 100.920 | 100.878 | 5.000 | 96.848 | 96.812 | 96.788 | |
| 6.500 | 101.221 | 101.167 | 101.055 | 6.500 | 101.221 | 101.167 | 101.055 | 5.125 | 97.303 | 97.267 | 97.244 | |
| 6.625 | 101.511 | 101.457 | 101.345 | 6.625 | 101.511 | 101.457 | 101.345 | 5.250 | 97.752 | 97.716 | 97.693 | |
| 6.750 | 101.580 | 101.479 | 101.387 | 6.750 | 101.580 | 101.479 | 101.387 | 5.375 | 96.782 | 96.765 | 96.749 | |
| 6.875 | 101.419 | 101.342 | 101.162 | 6.875 | 101.419 | 101.342 | 101.162 | 5.500 | 96.916 | 96.899 | 96.883 | |
| 7.000 | 101.687 | 101.610 | 101.430 | 7.000 | 101.687 | 101.610 | 101.430 | 5.625 | 96.958 | 96.941 | 96.924 | |
| 7.125 | 101.934 | 101.857 | 101.678 | 7.125 | 101.934 | 101.857 | 101.678 | 5.750 | 97.697 | 97.697 | 97.697 | |
| 7.250 | | | | 7.250 | | | | 5.875 | 98.008 | 98.008 | 98.008 | |
| 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 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | 5.875 | 101.304 | 101.336 | 101.119 | |
| 6.000 | 101.581 | 101.614 | 101.396 | 6.000 | 101.581 | 101.614 | 101.396 | 6.000 | 101.581 | 101.614 | 101.396 | |
| 6.125 | 102.026 | 101.808 | 101.591 | 6.125 | 102.026 | 101.808 | 101.591 | 6.125 | 102.026 | 101.808 | 101.591 | |
| 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | 6.250 | 102.171 | 101.953 | 101.852 | |
| 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | 6.375 | 102.137 | 102.095 | 102.053 | |
| 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | 6.500 | 102.164 | 102.122 | 102.080 | |
| 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | 6.625 | 102.673 | 102.632 | 102.340 | |
| 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | 6.750 | 102.774 | 102.648 | 102.773 | |
| 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | 6.875 | 102.795 | 102.669 | 102.544 | |
| 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | 7.000 | 102.977 | 102.851 | 102.725 | |
| 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | 7.125 | 102.986 | 102.820 | 102.670 | |
| 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 | 98.380 | 98.388 | 98.397 | 4.500 | 98.380 | 98.388 | 98.397 | 5.875 | 100.839 | 100.621 | 100.404 | |
| 4.625 | 98.737 | 98.746 | 98.754 | 4.625 | 98.737 | 98.746 | 98.754 | 6.000 | 100.976 | 100.759 | 100.669 | |
| 4.750 | 98.893 | 98.902 | 98.910 | 4.750 | 98.893 | 98.902 | 98.910 | 6.125 | 101.081 | 101.009 | 100.920 | |
| 4.875 | 99.056 | 99.064 | 98.823 | 4.875 | 99.056 | 99.064 | 98.823 | 6.250 | 101.076 | 100.906 | 100.828 | |
| 5.000 | 99.150 | 99.159 | 99.167 | 5.000 | 99.150 | 99.159 | 99.167 | 6.375 | 100.962 | 100.920 | 100.878 | |
| 5.125 | 99.547 | 99.511 | 99.487 | 5.125 | 99.547 | 99.511 | 99.487 | 6.500 | 101.221 | 101.167 | 101.055 | |
| 5.250 | 99.746 | 99.710 | 99.686 | 5.250 | 99.746 | 99.710 | 99.686 | 6.625 | 101.511 | 101.457 | 101.345 | |
| 5.375 | 99.219 | 99.203 | 99.186 | 5.375 | 99.219 | 99.203 | 99.186 | 6.750 | 101.580 | 101.479 | 101.387 | |
| 5. | | | | | | | | | | | | |