



FlexPoint Inc

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

Thursday, April 6, 2023
Effective Time:
8:28:16 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 from 4.500 to 7.500.

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 from 3.990 to 6.250.

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 from 5.750 to 7.625.

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 a value of 0.000.

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

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

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

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

Additional Cash-Out Refinance LLPA Adjusters table with 6 columns for different LTV/FICO ranges and 6 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

Thursday, April 6, 2023
Effective Time:
8:28:16 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	97.721	97.627	97.540	5.125	98.552	98.458	98.371	5.875	100.015	99.921	99.834	
4.750	98.158	98.064	97.977	5.250	98.972	98.878	98.791	6.000	100.368	100.274	100.187	
4.875	98.455	98.361	98.274	5.375	99.410	99.316	99.229	6.125	100.738	100.644	100.557	
5.000	98.752	98.658	98.571	5.500	99.772	99.678	99.591	6.250	100.806	100.712	100.625	
5.125	99.049	99.205	99.118	5.625	100.114	100.020	99.933	6.375	101.026	100.932	100.846	
5.250	99.596	99.502	99.415	5.750	100.456	100.362	100.275	6.500	101.130	101.067	101.005	
5.375	99.892	99.799	99.712	5.875	100.793	100.700	100.613	6.625	101.348	101.285	101.223	
5.500	100.183	100.089	100.002	6.000	101.052	100.959	100.872	6.750	101.238	101.175	101.113	
5.625	100.470	100.376	100.289	6.125	101.540	101.446	101.359	6.875	101.707	101.644	101.582	
5.750	100.701	100.607	100.521	6.250	101.331	101.238	101.151	7.000	102.180	102.117	102.054	
5.875	100.914	100.820	100.733	6.375	101.301	101.458	101.371	7.125	102.271	102.208	102.145	
6.000	101.189	101.126	101.063	6.500	101.524	101.430	101.343					
6.125	101.315	101.221	101.134	6.625	101.259	101.196	101.133					
6.250	101.342	101.249	101.178	6.750	101.334	101.271	101.208					
6.375	101.513	101.450	101.387	6.875	101.587	101.524	101.461					
6.500	101.032	100.938	100.851	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	97.170	97.107	97.044	4.875	96.711	96.648	96.585	5.750	99.186	99.123	99.060	
4.875	97.499	97.436	97.373	5.000	97.122	97.059	96.996	5.875	99.256	99.193	99.130	
5.000	97.825	97.762	97.699	5.125	97.516	97.453	97.390	6.000	99.520	99.457	99.394	
5.125	98.442	98.379	98.316	5.250	97.908	97.845	97.782	6.125	99.782	99.719	99.656	
5.250	98.922	98.859	98.796	5.375	98.298	98.235	98.172	6.250	100.045	99.982	99.919	
5.375	99.260	99.197	99.134	5.500	98.859	98.796	98.733	6.375	100.312	100.249	100.186	
5.500	99.597	99.534	99.471	5.625	99.258	99.195	99.132	6.500	100.775	100.712	100.649	
5.625	99.790	99.727	99.664	5.750	99.660	99.597	99.534	6.625	101.243	101.180	101.117	
5.750	100.133	100.070	100.007	5.875	100.061	99.998	99.935	6.750	101.134	101.071	101.008	
5.875	100.481	100.418	100.355	6.000	100.293	100.230	100.167	6.875	101.602	101.539	101.476	
6.000	100.834	100.771	100.708	6.125	100.701	100.638	100.575	7.000	102.075	102.012	101.949	
6.125	100.744	100.681	100.618	6.250	100.595	100.532	100.469	7.125	102.166	102.103	102.040	
6.250	100.950	100.887	100.824	6.375	100.666	100.603	100.540					
6.375	101.158	101.095	101.032	6.500	100.910	100.847	100.784					
6.500	101.226	101.163	101.100									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

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

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

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

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

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



FlexPoint Inc

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

Thursday, April 6, 2023

Effective Time:

8:28:16 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	101.542	101.512	101.512	6.000	101.542	101.512	101.512	4.250	97.225	97.220	97.204	
6.125	101.865	101.835	101.835	6.125	101.865	101.835	101.835	4.375	97.628	97.609	97.586	
6.250	101.612	101.592	101.571	6.250	101.612	101.592	101.571	4.500	98.100	98.081	98.058	
6.375	102.025	101.990	101.990	6.375	102.025	101.990	101.990	4.625	98.508	98.489	98.466	
6.500	102.432	102.396	102.396	6.500	102.432	102.396	102.396	4.750	99.142	99.124	99.100	
6.625	102.732	102.697	102.697	6.625	102.732	102.697	102.697	4.875	99.427	99.408	99.385	
6.750	102.498	102.453	102.438	6.750	102.498	102.453	102.438	5.000	99.663	99.645	99.621	
6.875	102.939	102.894	102.880	6.875	102.939	102.894	102.880	5.125	99.690	99.680	99.664	
7.000	103.344	103.299	103.285	7.000	103.344	103.299	103.285	5.250	100.092	100.081	100.066	
7.125	103.617	103.572	103.557	7.125	103.617	103.572	103.557	5.375	100.167	100.157	100.141	
7.250	103.445	103.388	103.331	7.250	103.445	103.388	103.331	5.500	100.550	100.290	100.274	
7.375	103.506	103.446	103.417	7.375	103.506	103.446	103.417	5.625	100.447	100.413	100.374	
7.500	103.835	103.775	103.747	7.500	103.835	103.775	103.747	5.750	100.546	100.504	100.441	
7.625				7.625				5.875	100.852	100.810	100.497	

Home Ready 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.250	97.032	97.014	96.898									
4.375	97.567	97.551	97.370									
4.500	98.031	98.015	97.827									
4.625	98.396	98.380	98.185									
4.750	98.698	98.682	98.480									
4.875	98.975	98.959	98.751									
5.000	99.048	99.032	99.124									
5.125	99.062	99.048	98.936									
5.250	99.348	99.330	99.191									
5.375	99.634	99.612	99.446									
5.500	99.934	99.904	99.747									
5.625	99.879	99.842	99.794									
5.750	100.334	100.291	99.988									
5.875	100.619	100.570	100.201									

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

Thursday, April 6, 2023

Effective Time:

8:28:16 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	100.806	100.802	100.794	5.875	100.806	100.802	100.794	4.125	96.977	96.971	96.956	
6.000	101.173	101.168	101.161	6.000	101.173	101.168	101.161	4.250	97.225	97.220	97.204	
6.125	101.361	101.357	101.350	6.125	101.361	101.357	101.350	4.375	97.628	97.609	97.586	
6.250	101.612	101.592	101.321	6.250	101.362	101.342	101.321	4.500	98.100	98.081	98.058	
6.375	101.922	101.652	101.631	6.375	101.672	101.652	101.631	4.625	98.508	98.489	98.466	
6.500	102.009	101.989	101.967	6.500	102.009	101.989	101.967	4.750	99.142	99.124	99.100	
6.625	102.151	102.131	102.110	6.625	102.151	102.131	102.110	4.875	99.427	99.408	99.385	
6.750	102.469	102.442	102.163	6.750	102.219	102.192	102.163	5.000	99.663	99.645	99.621	
6.875	102.736	102.708	102.430	6.875	102.486	102.458	102.430	5.125	99.690	99.680	99.664	
7.000	103.015	102.988	102.709	7.000	102.765	102.738	102.709	5.250	100.092	100.081	100.066	
7.125	102.892	102.863	102.835	7.125	102.892	102.863	102.835	5.375	100.167	100.157	100.141	
7.250	103.195	103.138	103.081	7.250	103.195	103.138	103.081	5.500	100.550	100.290	100.274	
7.375	101.900	101.837	101.768	7.375	101.746	101.683	101.614	5.625	100.447	100.413	100.374	
7.500	102.228	102.165	102.093	7.500	102.059	101.995	101.922	5.750	100.546	100.504	100.441	
7.625				7.625				5.875	100.852	100.810	100.497	

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	96.658	96.640	96.353									
4.250	97.032	97.014	96.898									
4.375	97.567	97.551	97.370									
4.500	98.031	98.015	97.827									
4.625	98.396	98.380	98.185									
4.750	98.698	98.682	98.480									
4.875	98.975	98.959	98.751									
5.000	99.048	99.032	99.124									
5.125	99.062	99.048	98.936									
5.250	99.348	99.330	99.191									
5.375	99.634	99.612	99.446									
5.500	99.934	99.904	99.747									
5.625	99.879	99.842	99.794									
5.750	100.334	100.291	99.988									

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

Thursday, April 6, 2023
Effective Time:
8:28:16 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	98.217	98.154	98.151	2.125				2.125				
5.250	98.640	98.611	98.599	2.250				2.250				
5.375	99.028	98.994	98.979	2.375				2.375				
5.500	99.486	99.449	99.432	2.500				2.500				
5.625	99.917	99.881	99.864	2.625				2.625				
5.750	100.020	99.986	99.961	2.750				2.750				
5.875	100.377	100.338	100.309	2.875				2.875				
6.000	100.784	100.743	100.712	3.000				3.000				
6.125	101.221	101.179	101.148	3.125				3.125				
6.250	101.001	100.962	100.922	3.250				3.250				
6.375	101.319	101.276	101.233	3.375				3.375				
6.500	101.612	101.566	101.521	3.500				3.500				
6.625	101.953	101.907	101.862	3.625				3.625				
6.750	101.848	101.820	101.766	3.750				3.750				
6.875	102.068	102.285	102.228	3.875				3.875				
7.000	102.363	102.328	102.269	4.000				4.000				
7.125	102.643	102.607	102.549	4.125				4.125				
7.250	103.067	103.034	102.967	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

Thursday, April 6, 2023
Effective Time:
8:28:16 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	96.280	96.258	96.162	4.750	96.280	96.258	96.162	4.750	96.280	96.258	96.162	
4.875	96.755	96.736	96.642	4.875	96.755	96.736	96.642	4.875	96.755	96.736	96.642	
5.000	99.443	99.443	99.443	5.000	99.443	99.443	99.443	5.000	99.443	99.443	99.443	
5.125	100.001	100.001	100.001	5.125	100.001	100.001	100.001	5.125	100.001	100.001	100.001	
5.250	100.600	100.595	100.570	5.250	100.600	100.595	100.570	5.250	100.600	100.595	100.570	
5.375	100.515	100.490	100.464	5.375	100.515	100.490	100.464	5.375	100.515	100.490	100.464	
5.500	101.176	101.151	100.876	5.500	101.176	101.151	100.876	5.500	101.176	101.151	100.876	
5.625	101.458	101.433	101.407	5.625	101.458	101.433	101.407	5.625	101.458	101.433	101.407	
5.750	101.566	101.500	101.408	5.750	101.566	101.500	101.408	5.750	101.566	101.500	101.408	
5.875	101.321	101.103	101.135	5.875	101.321	101.103	101.135	5.875	101.321	101.103	101.135	
6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	
6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	
6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	
6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	
6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	
6.625	102.768	102.468	102.418	6.625	102.768	102.468	102.418	6.625	102.768	102.468	102.418	
6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	
6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	
7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	
7.125	102.996	102.896	102.747	7.125	102.996	102.896	102.747	7.125	102.996	102.896	102.747	
7.250	103.066	102.953	102.804	7.250	103.066	102.953	102.804	7.250	103.066	102.953	102.804	
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	90.107	90.173	90.229	2.750	90.107	90.173	90.229	4.500				
2.875	90.608	90.673	90.729	2.875	90.608	90.673	90.729	4.625				
3.000	91.108	91.173	91.229	3.000	91.108	91.173	91.229	4.750	96.383	96.369	96.292	
3.125	91.607	91.672	91.728	3.125	91.607	91.672	91.728	4.875	96.867	96.853	96.768	
3.250	92.993	93.031	93.071	3.250	92.993	93.031	93.071	5.000	97.393	97.393	97.393	
3.375	93.491	93.529	93.569	3.375	93.491	93.529	93.569	5.125	99.105	99.094	99.048	
3.500	94.236	94.274	94.330	3.500	94.236	94.274	94.330	5.250	99.157	99.124	99.084	
3.625	94.727	94.765	94.811	3.625	94.727	94.765	94.811	5.375	99.567	99.533	99.431	
3.750	95.185	95.155	95.290	3.750	95.185	95.155	95.290	5.500	100.085	100.051	99.949	
3.875	96.019	96.044	96.069	3.875	96.019	96.044	96.069	5.625	100.563	100.530	100.428	
4.000	96.420	96.445	96.470	4.000	96.420	96.445	96.470	5.750	100.621	100.404	100.186	
4.125	96.753	96.778	96.803	4.125	96.753	96.778	96.803	5.875	96.857	96.839	96.781	
4.250	97.487	97.453	97.420	4.250	97.487	97.453	97.420	6.000	100.993	100.929	100.844	
4.375	97.798	97.765	97.731	4.375	97.798	97.765	97.731	6.125	101.369	101.313	100.978	
4.500	98.306	98.273	98.239	4.500	98.306	98.273	98.239	6.250	101.093	100.875	100.739	
4.625	98.664	98.630	98.847	4.625	98.664	98.630	98.847	6.375	101.193	101.115	101.005	
4.750	98.825	98.766	98.783	4.750	98.825	98.766	98.783	6.500	101.553	101.475	101.366	
4.875	98.912	98.929	98.946	4.875	98.912	98.929	98.946	6.625	101.629	101.551	101.692	
5.000	99.021	99.039	99.040	5.000	99.021	99.039	99.040	6.750	101.527	101.427	101.267	
5.125	99.464	99.431	99.439	5.125	99.464	99.431	99.439	6.875	101.708	101.608	101.448	
5.250	99.661	99.628	99.636	5.250	99.661	99.628	99.636	7.000	101.971	101.871	101.711	
5.375	99.334	99.355	99.335	5.375	99.334	99.355	99.335	7.125	102.289	102.189	102.029	
5.500	99.650	99.672	99.652	5.500	99.650	99.672	99.652	7.250	101.154	101.032	100.904	
5.625	99.691	99.713	99.692	5.625	99.691	99.713	99.692	7.375				
5.750	99.118	99.118	99.118	5.750	99.118	99.118	99.118	7.500				
5.875	99.430	99.430	99.430	5.875	99.430	99.430	99.430	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	100.856	100.638	100.426	5.875	100.856	100.638	100.426	4.500	95.530	95.441	95.425	
6.000	100.993	100.929	100.844	6.000	100.993	100.929	100.844	4.625	95.995	95.906	95.891	
6.125	101.369	101.313	100.978	6.125	101.369	101.313	100.978	4.750	96.456	96.367	96.351	
6.250	101.093	100.875	100.739	6.250	101.093	100.875	100.739	4.875	96.308	96.275	96.283	
6.375	101.193	101.115	101.005	6.375	101.193	101.115	101.005	5.000	96.767	96.734	96.742	
6.500	101.553	101.475	101.366	6.500	101.553	101.475	101.366	5.125	97.220	97.188	97.195	
6.625	101.629	101.551	101.692	6.625	101.629	101.551	101.692	5.250	97.667	97.635	97.642	
6.750	101.527	101.427	101.267	6.750	101.527	101.427	101.267	5.375	96.722	96.664	96.605	
6.875	101.708	101.608	101.448	6.875	101.708	101.608	101.448	5.500	96.857	96.798	96.739	
7.000	101.971	101.871	101.711	7.000	101.971	101.871	101.711	5.625	96.898	96.839	96.781	
7.125	102.289	102.189	102.029	7.125	102.289	102.189	102.029	5.750	97.493	97.493	97.493	
7.250	101.154	101.032	100.904	7.250	101.154	101.032	100.904	5.875	97.805	97.805	97.805	
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	101.321	101.103	101.135	5.875	101.321	101.103	101.135	5.875	101.321	101.103	101.135	
6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	
6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	
6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	
6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	
6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	
6.625	102.768	102.468	102.418	6.625	102.768	102.468	102.418	6.625	102.768	102.468	102.418	
6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	
6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	
7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	
7.125	102.996	102.896	102.747	7.125	102.996	102.896	102.747	7.125	102.996	102.896	102.747	
7.250	103.066	102.953	102.804	7.250	103.066	102.953	102.804	7.250	103.066	102.953	102.804	
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	98.306	98.273	98.239	4.500	98.306	98.273	98.239	5.875	100.856	100.638	100.426	
4.625	98.664	98.630	98.847	4.625	98.664	98.630	98.847	6.000	100.993	100.929	100.844	
4.750	98.825	98.766	98.783	4.750	98.825	98.766	98.783	6.125	101.369	101.313	100.978	
4.875	98.912	98.929	98.946	4.875	98.912	98.929	98.946	6.250	101.093	100.875	100.739	
5.000	99.021	99.039	99.040	5.000	99.021	99.039	99.040	6.375	101.193	101.115	101.005	
5.125	99.464	99.431	99.439	5.125	99.464	99.431	99.439	6.500	101.553	101		



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

Thursday, April 6, 2023
 Effective Time:
 8:28:16 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	97.973	98.004	97.977	4.625	97.973	98.004	97.977	4.625				
4.750	98.577	98.608	98.581	4.750	98.577	98.608	98.581	4.750	98.577	98.608	98.581	
4.875	98.698	98.707	98.679	4.875	98.698	98.707	98.679	4.875	98.698	98.707	98.679	
5.000	99.693	99.693	99.693	5.000	99.693	99.693	99.693	5.000	99.693	99.693	99.693	
5.125	100.001	100.001	100.001	5.125	100.001	100.001	100.001	5.125	100.001	100.001	100.001	
5.250	100.620	100.595	100.570	5.250	100.620	100.595	100.570	5.250	100.620	100.595	100.570	
5.375	100.515	100.490	100.464	5.375	100.515	100.490	100.464	5.375	100.515	100.490	100.464	
5.500	101.176	101.151	100.876	5.500	101.176	101.151	100.876	5.500	101.176	101.151	100.876	
5.625	101.458	101.433	101.157	5.625	101.458	101.433	101.157	5.625	101.458	101.433	101.157	
5.750	101.566	101.349	101.230	5.750	101.566	101.349	101.230	5.750	101.566	101.349	101.230	
5.875	101.321	101.103	101.135	5.875	101.321	101.103	101.135	5.875	101.321	101.103	101.135	
6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	6.000	101.598	101.631	101.413	
6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	6.125	102.043	101.825	101.607	
6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	6.250	102.188	101.970	101.762	
6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	6.375	102.231	102.181	102.131	
6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	6.500	102.258	102.208	102.158	
6.625	102.518	102.468	102.418	6.625	102.518	102.468	102.418	6.625	102.518	102.468	102.418	
6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	6.750	102.984	102.859	102.733	
6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	6.875	103.005	102.880	102.754	
7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	7.000	103.187	103.061	102.936	
7.125	102.891	102.736	102.580	7.125	102.891	102.736	102.580	7.125	102.891	102.736	102.580	
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	90.598	90.663	90.719	2.875	90.598	90.663	90.719	4.625				
3.000	91.105	91.170	91.226	3.000	91.105	91.170	91.226	4.750				
3.125	91.607	91.672	91.728	3.125	91.607	91.672	91.728	4.875				
3.250	92.966	93.004	93.045	3.250	92.966	93.004	93.045	5.000				
3.375	93.465	93.503	93.543	3.375	93.465	93.503	93.543	5.125				
3.500	94.205	94.242	94.330	3.500	94.205	94.242	94.330	5.250	99.134	99.109	99.084	
3.625	94.682	94.720	94.811	3.625	94.682	94.720	94.811	5.375	99.552	99.538	99.437	
3.750	95.185	95.155	95.290	3.750	95.185	95.155	95.290	5.500	100.033	100.019	99.918	
3.875	96.019	96.044	96.069	3.875	96.019	96.044	96.069	5.625	100.565	100.551	100.450	
4.000	96.420	96.445	96.470	4.000	96.420	96.445	96.470	5.750	100.621	100.404	100.186	
4.125	96.753	96.778	96.803	4.125	96.753	96.778	96.803	5.875	100.856	100.638	100.420	
4.250	97.487	97.453	97.420	4.250	97.487	97.453	97.420	6.000	100.993	100.776	100.583	
4.375	97.798	97.765	97.731	4.375	97.798	97.765	97.731	6.125	101.098	100.925	100.840	
4.500	98.306	98.273	98.239	4.500	98.306	98.273	98.239	6.250	101.093	100.875	100.739	
4.625	98.664	98.630	98.597	4.625	98.664	98.630	98.597	6.375	101.056	101.006	100.956	
4.750	98.825	98.766	98.783	4.750	98.825	98.766	98.783	6.500	101.278	101.220	101.111	
4.875	98.912	98.929	98.946	4.875	98.912	98.929	98.946	6.625	101.566	101.508	101.398	
5.000	99.011	99.023	99.040	5.000	99.011	99.023	99.040	6.750	101.475	101.395	101.235	
5.125	99.464	99.431	99.439	5.125	99.464	99.431	99.439	6.875	101.514	101.433	101.274	
5.250	99.661	99.628	99.636	5.250	99.661	99.628	99.636	7.000	101.780	101.700	101.540	
5.375	99.208	99.230	99.209	5.375	99.208	99.230	99.209	7.125	102.026	101.946	101.786	
5.500	99.493	99.515	99.494	5.500	99.493	99.515	99.494	7.250				
5.625	99.760	99.532	99.511	5.625	99.760	99.532	99.511	7.375				
5.750	99.118	99.118	99.118	5.750	99.118	99.118	99.118	7.500				
5.875	99.430	99.430	99.430	5.875	99.430	99.430	99.430	7.625				
6.000				6.000				7.750				
6.125				6.125				7.875				
6.250				6.250				8.000				
6.375				6.375				8.125				
6.500				6.500				8.250				
6.625				6.625				8.375				
6.750				6.750				8.500				
6.875				6.875				8.625				
7.000				7.000				8.750				
7.125				7.125				8.875				
7.250				7.250				9.000				
7.375				7.375				9.125				
7.500				7.500				9.250				
7.625				7.625				9.375				
7.750				7.750				9.500				
7.875				7.875				9.625				
8.000				8.000				9.750				
8.125				8.125				9.875				
8.250				8.250				10.000				
8.375				8.375				10.125				
8.500				8.500				10.250				
8.625				8.625				10.375				
8.750				8.750				10.500				
8.875				8.875				10.625				
9.000				9.000				10.750				
9.125				9.125				10.875				
9.250				9.250				11.000				
9.375				9.375				11.125				
9.500				9.500				11.250				
9.625				9.625				11.375				
9.750				9.750				11.500				
9.875				9.875				11.625				
10.000				10.000				11.750				
10.125				10.125				11.875				
10.250				10.250				12.000				
10.375				10.375				12.125				
10.500				10.500				12.250				
10.625				10.625				12.375				
10.750				10.750				12.500				
10.875				10.875				12.625				
11.000				11.000				12.750				
11.125				11.125				12.875				
11.250				11.250				13.000				
11.375				11.375				13.125				
11.500				11.500				13.250				
11.625				11.625				13.375				
11.750				11.750				13.500				
11.875				11.875				13.625				
12.000				12.000				13.750				
12.125				12.125				13.875				
12.250				12.250				14.000				
12.375				12.375				14.125				
12.500				12.500				14.250				
12.625				12.625				14.375				
12.750				12.750				14.500				
12.875				12.875				14.625				
13.000				13.000				14.750				
13.125				13.125				14.875				
13.250				13.250				15.000				
13.375				13.375				15.125				
13.500				13.500				15.250				
13.625				13.625				15.375				
13.750				13.750				15.500				
13.875				13.875				15.625				
14.000				14.000				15.750				
14.125				14.125				15.875				
14.250				14.250				16.000				
14.375				14.375				16.125				
14.500				14.500				16.250				
14.625				14.625				16.375				
14.750				14.750				16.500				
14.875				14.875				16.625				
15.000				15.000				16.750				