



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

Friday, April 7, 2023
Effective Time:
8:44:06 AM

| Conventional Fixed | | | | | | | | | | | | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|--|
| Conventional 30 Yr Fixed | | | | Conventional 25 Yr Fixed | | | | Conventional 20 Yr Fixed | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.500 | | | | 4.500 | | | | 5.000 | 96.817 | 96.817 | 96.767 | |
| 4.625 | | | | 4.625 | | | | 5.125 | 98.422 | 98.417 | 98.446 | |
| 4.750 | 95.549 | 95.549 | 95.499 | 4.750 | 95.549 | 95.549 | 95.499 | 5.250 | 99.098 | 99.067 | 99.060 | |
| 4.875 | 96.419 | 96.419 | 96.369 | 4.875 | 96.419 | 96.419 | 96.369 | 5.375 | 99.634 | 99.604 | 99.596 | |
| 5.000 | 97.010 | 97.004 | 96.954 | 5.000 | 97.010 | 97.004 | 96.954 | 5.500 | 100.075 | 100.044 | 100.037 | |
| 5.125 | 97.635 | 97.518 | 97.468 | 5.125 | 97.635 | 97.518 | 97.468 | 5.625 | 100.436 | 100.406 | 100.398 | |
| 5.250 | 98.423 | 98.422 | 98.415 | 5.250 | 98.423 | 98.422 | 98.415 | 5.750 | 100.459 | 100.431 | 100.431 | |
| 5.375 | 98.920 | 98.920 | 98.912 | 5.375 | 98.920 | 98.920 | 98.912 | 5.875 | 100.914 | 100.886 | 100.886 | |
| 5.500 | 99.641 | 99.641 | 99.633 | 5.500 | 99.641 | 99.641 | 99.633 | 6.000 | 101.313 | 101.285 | 101.285 | |
| 5.625 | 100.032 | 100.029 | 100.022 | 5.625 | 100.032 | 100.029 | 100.022 | 6.125 | 101.655 | 101.627 | 101.627 | |
| 5.750 | 100.227 | 100.224 | 100.217 | 5.750 | 100.227 | 100.224 | 100.217 | 6.250 | 101.462 | 101.419 | 101.405 | |
| 5.875 | 100.676 | 100.673 | 100.666 | 5.875 | 100.676 | 100.673 | 100.666 | 6.375 | 101.882 | 101.839 | 101.825 | |
| 6.000 | 101.039 | 101.036 | 101.029 | 6.000 | 101.039 | 101.036 | 101.029 | 6.500 | 102.272 | 102.230 | 102.215 | |
| 6.125 | 101.228 | 101.225 | 101.218 | 6.125 | 101.228 | 101.225 | 101.218 | 6.625 | 102.366 | 102.324 | 102.309 | |
| 6.250 | 101.301 | 101.031 | 101.010 | 6.250 | 101.301 | 101.031 | 101.010 | 6.750 | 102.244 | 102.219 | 102.191 | |
| 6.375 | 101.608 | 101.588 | 101.567 | 6.375 | 101.608 | 101.588 | 101.567 | 6.875 | 102.509 | 102.483 | 102.455 | |
| 6.500 | 101.942 | 101.922 | 101.901 | 6.500 | 101.942 | 101.922 | 101.901 | 7.000 | 102.798 | 102.769 | 102.740 | |
| 6.625 | 102.089 | 102.069 | 102.048 | 6.625 | 102.089 | 102.069 | 102.048 | 7.125 | 102.654 | 102.629 | 102.600 | |
| 6.750 | 102.244 | 101.969 | 101.941 | 6.750 | 102.244 | 101.969 | 101.941 | 7.250 | 102.902 | 102.852 | 102.795 | |
| 6.875 | 102.509 | 102.483 | 102.455 | 6.875 | 102.509 | 102.483 | 102.455 | 7.375 | | | | |
| 7.000 | 102.794 | 102.769 | 102.740 | 7.000 | 102.794 | 102.769 | 102.740 | 7.500 | | | | |
| 7.125 | 102.904 | 102.879 | 102.850 | 7.125 | 102.904 | 102.879 | 102.850 | 7.625 | | | | |
| 7.250 | 102.902 | 102.852 | 102.795 | 7.250 | 102.902 | 102.852 | 102.795 | 7.750 | | | | |
| 7.375 | 103.010 | 102.960 | 102.910 | 7.375 | 103.010 | 102.960 | 102.910 | 7.875 | | | | |
| 7.500 | 103.341 | 103.273 | 103.230 | 7.500 | 103.341 | 103.273 | 103.230 | 8.000 | | | | |

| Conventional 15 Yr Fixed | | | | | | | | | | | | |
|--------------------------|---------|---------|---------|--------------------------|---------|---------|---------|-------------------------|--------|--------|--------|--|
| Conventional 15 Yr Fixed | | | | Conventional 10 Yr Fixed | | | | Conventional 5 Yr Fixed | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 3.990 | 96.084 | 96.078 | 96.062 | 3.990 | | | | | | | | |
| 4.000 | 96.128 | 96.121 | 96.106 | 4.000 | 95.165 | 95.143 | 95.111 | | | | | |
| 4.125 | 96.444 | 96.438 | 96.422 | 4.125 | 95.621 | 95.599 | 95.567 | | | | | |
| 4.250 | 97.135 | 97.135 | 97.085 | 4.250 | 96.842 | 96.842 | 96.792 | | | | | |
| 4.375 | 97.566 | 97.566 | 97.516 | 4.375 | 97.436 | 97.436 | 97.386 | | | | | |
| 4.500 | 97.910 | 97.910 | 97.860 | 4.500 | 97.695 | 97.695 | 97.645 | | | | | |
| 4.625 | 98.640 | 98.597 | 98.503 | 4.625 | 98.390 | 98.347 | 98.253 | | | | | |
| 4.750 | 99.149 | 99.106 | 99.012 | 4.750 | 98.899 | 98.856 | 98.762 | | | | | |
| 4.875 | 99.579 | 99.536 | 99.442 | 4.875 | 99.329 | 99.286 | 99.192 | | | | | |
| 5.000 | 99.909 | 99.866 | 99.772 | 5.000 | 99.659 | 99.616 | 99.522 | | | | | |
| 5.125 | 99.717 | 99.700 | 99.707 | 5.125 | 99.467 | 99.450 | 99.457 | | | | | |
| 5.250 | 100.198 | 100.181 | 100.189 | 5.250 | 99.948 | 99.931 | 99.939 | | | | | |
| 5.375 | 100.359 | 100.302 | 100.350 | 5.375 | 100.359 | 100.342 | 100.350 | | | | | |
| 5.500 | 100.666 | 100.649 | 100.657 | 5.500 | 100.566 | 100.649 | 100.657 | | | | | |
| 5.625 | 100.676 | 100.623 | 100.576 | 5.625 | 100.426 | 100.373 | 100.326 | | | | | |
| 5.750 | 100.897 | 100.843 | 100.796 | 5.750 | 100.897 | 100.843 | 100.796 | | | | | |
| 5.875 | 101.303 | 101.250 | 101.203 | 5.875 | 101.303 | 101.250 | 101.203 | | | | | |
| 6.000 | 101.601 | 101.548 | 101.501 | 6.000 | 101.601 | 101.548 | 101.501 | | | | | |
| 6.125 | 101.301 | 101.222 | 101.113 | 6.125 | 101.301 | 101.222 | 101.113 | | | | | |
| 6.250 | 101.762 | 101.683 | 101.574 | 6.250 | 101.762 | 101.683 | 101.574 | | | | | |

| Conventional 30 Yr Fixed High Balance | | | | | | | | | | | | |
|---------------------------------------|---------|---------|---------|---------------------------------------|---------|---------|---------|---------------------------------------|---------|---------|---------|--|
| Conventional 30 Yr Fixed High Balance | | | | Conventional 20 Yr Fixed High Balance | | | | Conventional 15 Yr Fixed High Balance | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 5.750 | 99.597 | 99.576 | 99.555 | 5.625 | 99.362 | 99.340 | 99.313 | 4.125 | 96.062 | 96.034 | 95.980 | |
| 5.875 | 99.969 | 99.948 | 99.929 | 5.750 | 99.763 | 99.739 | 99.709 | 4.250 | 96.540 | 96.513 | 96.458 | |
| 6.000 | 100.329 | 100.302 | 100.302 | 5.875 | 100.075 | 100.049 | 100.016 | 4.375 | 96.975 | 96.947 | 96.893 | |
| 6.125 | 100.670 | 100.642 | 100.642 | 6.000 | 100.338 | 100.310 | 100.310 | 4.500 | 97.349 | 97.322 | 97.267 | |
| 6.250 | 100.843 | 100.819 | 100.803 | 6.125 | 100.508 | 100.580 | 100.580 | 4.625 | 96.978 | 96.935 | 96.841 | |
| 6.375 | 101.148 | 101.121 | 101.105 | 6.250 | 100.803 | 100.768 | 100.730 | 4.750 | 97.897 | 97.886 | 97.723 | |
| 6.500 | 101.443 | 101.415 | 101.399 | 6.375 | 101.063 | 101.027 | 100.986 | 4.875 | 98.330 | 98.319 | 98.158 | |
| 6.625 | 101.720 | 101.689 | 101.673 | 6.500 | 101.287 | 101.249 | 101.225 | 5.000 | 98.838 | 98.827 | 98.668 | |
| 6.750 | 101.666 | 101.635 | 101.613 | 6.625 | 101.539 | 101.499 | 101.473 | 5.125 | 99.204 | 99.194 | 99.015 | |
| 6.875 | 102.006 | 101.972 | 101.956 | 6.750 | 101.489 | 101.436 | 101.408 | 5.250 | 99.542 | 99.532 | 99.355 | |
| 7.000 | 102.321 | 102.286 | 102.273 | 6.875 | 101.893 | 101.840 | 101.812 | 5.375 | 99.781 | 99.766 | 99.595 | |
| 7.125 | 102.364 | 102.327 | 102.314 | 7.000 | 101.993 | 101.940 | 101.912 | 5.500 | 100.045 | 100.024 | 100.111 | |
| 7.250 | 102.331 | 102.262 | 102.231 | 7.125 | 101.697 | 101.661 | 101.648 | 5.625 | 99.905 | 99.880 | 99.736 | |
| 7.375 | 102.431 | 102.359 | 102.333 | 7.250 | 101.131 | 101.051 | 100.993 | 5.750 | 100.290 | 100.252 | 100.016 | |
| 7.500 | 102.664 | 102.590 | 102.569 | 7.375 | | | | 5.875 | 100.615 | 100.571 | 100.335 | |
| 7.625 | | | | 7.500 | | | | 6.000 | 100.263 | 100.209 | 100.163 | |

Conventional Fixed Adjustments

Cumulative LPPA Cap

| | |
|--|-------|
| FTBH with AMI at or below 100% or 120% in designated High Cost Areas | 0.000 |
|--|-------|

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LPPA 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 LPPA Adjusters

| | ≤ 30 | 30.01-60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85 |
|--|------|----------|----------|----------|----------|----------|----|
|--|------|----------|----------|----------|----------|----------|----|



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

Friday, April 7, 2023
Effective Time:
8:44:06 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 | 97.292 | 97.199 | 97.112 | 5.125 | 98.125 | 98.031 | 97.945 | 5.875 | 99.603 | 99.509 | 99.422 | |
| 4.750 | 97.724 | 97.630 | 97.544 | 5.250 | 98.544 | 98.450 | 98.364 | 6.000 | 99.955 | 99.862 | 99.775 | |
| 4.875 | 98.013 | 97.919 | 97.833 | 5.375 | 98.981 | 98.888 | 98.801 | 6.125 | 100.325 | 100.232 | 100.145 | |
| 5.000 | 98.308 | 98.214 | 98.128 | 5.500 | 99.344 | 99.250 | 99.164 | 6.250 | 100.387 | 100.294 | 100.207 | |
| 5.125 | 98.605 | 98.511 | 98.425 | 5.625 | 99.686 | 99.592 | 99.506 | 6.375 | 100.600 | 100.506 | 100.420 | |
| 5.250 | 99.152 | 99.058 | 98.972 | 5.750 | 100.028 | 99.934 | 99.848 | 6.500 | 100.607 | 100.544 | 100.482 | |
| 5.375 | 99.449 | 99.355 | 99.269 | 5.875 | 100.365 | 100.272 | 100.185 | 6.625 | 100.823 | 100.760 | 100.698 | |
| 5.500 | 99.746 | 99.652 | 99.565 | 6.000 | 100.624 | 100.531 | 100.444 | 6.750 | 100.715 | 100.652 | 100.590 | |
| 5.625 | 100.040 | 99.947 | 99.860 | 6.125 | 100.862 | 100.768 | 100.682 | 6.875 | 101.182 | 101.119 | 101.056 | |
| 5.750 | 100.267 | 100.173 | 100.087 | 6.250 | 100.897 | 100.803 | 100.717 | 7.000 | 101.652 | 101.589 | 101.526 | |
| 5.875 | 100.472 | 100.378 | 100.291 | 6.375 | 100.859 | 100.766 | 100.679 | 7.125 | 101.744 | 101.681 | 101.619 | |
| 6.000 | 100.681 | 100.618 | 100.555 | 6.500 | 101.080 | 100.986 | 100.900 | | | | | |
| 6.125 | 100.871 | 100.777 | 100.691 | 6.625 | 100.738 | 100.675 | 100.612 | | | | | |
| 6.250 | 100.899 | 100.805 | 100.718 | 6.750 | 100.814 | 100.751 | 100.688 | | | | | |
| 6.375 | 101.007 | 100.944 | 100.881 | 6.875 | 101.067 | 101.004 | 100.941 | | | | | |
| 6.500 | 101.076 | 101.013 | 100.950 | 7.000 | | | | | | | | |
| 6.625 | | | | | | | | | | | | |
| 6.750 | | | | | | | | | | | | |
| 6.875 | | | | | | | | | | | | |

| Conventional 5/6 ARM High Balance | | | | Conventional 7/6 ARM High Balance | | | | Conventional 10/6 ARM High Balance | | | | |
|-----------------------------------|---------|---------|---------|-----------------------------------|---------|---------|---------|------------------------------------|---------|---------|---------|--|
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.750 | 96.681 | 96.618 | 96.555 | 4.875 | 96.212 | 96.149 | 96.086 | 5.750 | 98.668 | 98.605 | 98.542 | |
| 4.875 | 97.008 | 96.945 | 96.882 | 5.000 | 96.617 | 96.554 | 96.491 | 5.875 | 98.740 | 98.677 | 98.614 | |
| 5.000 | 97.332 | 97.269 | 97.206 | 5.125 | 97.009 | 96.946 | 96.883 | 6.000 | 99.002 | 98.939 | 98.876 | |
| 5.125 | 97.945 | 97.882 | 97.819 | 5.250 | 97.399 | 97.336 | 97.273 | 6.125 | 99.263 | 99.200 | 99.137 | |
| 5.250 | 98.423 | 98.360 | 98.297 | 5.375 | 97.787 | 97.724 | 97.661 | 6.250 | 99.525 | 99.462 | 99.399 | |
| 5.375 | 98.759 | 98.696 | 98.633 | 5.500 | 98.344 | 98.281 | 98.218 | 6.375 | 99.792 | 99.729 | 99.666 | |
| 5.500 | 99.095 | 99.032 | 98.969 | 5.625 | 98.742 | 98.679 | 98.616 | 6.500 | 100.252 | 100.189 | 100.126 | |
| 5.625 | 99.287 | 99.224 | 99.161 | 5.750 | 99.141 | 99.078 | 99.015 | 6.625 | 100.718 | 100.655 | 100.592 | |
| 5.750 | 99.629 | 99.566 | 99.503 | 5.875 | 99.540 | 99.477 | 99.414 | 6.750 | 100.610 | 100.547 | 100.484 | |
| 5.875 | 99.975 | 99.912 | 99.849 | 6.000 | 99.771 | 99.708 | 99.645 | 6.875 | 101.077 | 101.014 | 100.951 | |
| 6.000 | 100.327 | 100.264 | 100.201 | 6.125 | 100.177 | 100.114 | 100.051 | 7.000 | 101.547 | 101.484 | 101.421 | |
| 6.125 | 100.238 | 100.175 | 100.112 | 6.250 | 100.074 | 100.011 | 99.948 | 7.125 | 101.639 | 101.576 | 101.513 | |
| 6.250 | 100.444 | 100.381 | 100.318 | 6.375 | 100.146 | 100.083 | 100.020 | | | | | |
| 6.375 | 100.652 | 100.589 | 100.526 | 6.500 | 100.390 | 100.327 | 100.264 | | | | | |
| 6.500 | 100.721 | 100.658 | 100.595 | | | | | | | | | |
| 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

Friday, April 7, 2023

Effective Time:

8:44:06 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 | 101.039 | 101.036 | 101.029 | 6.000 | 101.039 | 101.036 | 101.029 | 4.250 | 96.688 | 96.681 | 96.666 |
| 6.125 | 101.262 | 101.234 | 101.234 | 6.125 | 101.262 | 101.234 | 101.234 | 4.375 | 97.102 | 97.083 | 97.060 |
| 6.250 | 101.301 | 101.281 | 101.260 | 6.250 | 101.301 | 101.281 | 101.260 | 4.500 | 97.571 | 97.552 | 97.529 |
| 6.375 | 101.608 | 101.588 | 101.567 | 6.375 | 101.608 | 101.588 | 101.567 | 4.625 | 97.977 | 97.958 | 97.935 |
| 6.500 | 101.942 | 101.922 | 101.901 | 6.500 | 101.942 | 101.922 | 101.901 | 4.750 | 98.611 | 98.592 | 98.569 |
| 6.625 | 102.198 | 102.155 | 102.141 | 6.625 | 102.198 | 102.155 | 102.141 | 4.875 | 98.897 | 98.878 | 98.854 |
| 6.750 | 102.244 | 102.219 | 102.191 | 6.750 | 102.244 | 102.219 | 102.191 | 5.000 | 99.228 | 99.217 | 99.201 |
| 6.875 | 102.509 | 102.483 | 102.455 | 6.875 | 102.509 | 102.483 | 102.455 | 5.125 | 99.339 | 99.328 | 99.313 |
| 7.000 | 102.803 | 102.769 | 102.740 | 7.000 | 102.803 | 102.769 | 102.740 | 5.250 | 99.738 | 99.727 | 99.711 |
| 7.125 | 103.100 | 103.047 | 103.019 | 7.125 | 103.100 | 103.047 | 103.019 | 5.375 | 99.811 | 99.800 | 99.784 |
| 7.250 | 103.152 | 103.102 | 103.045 | 7.250 | 103.152 | 103.102 | 103.045 | 5.500 | 99.945 | 99.934 | 99.919 |
| 7.375 | 102.979 | 102.911 | 102.869 | 7.375 | 102.979 | 102.911 | 102.869 | 5.625 | 100.083 | 100.048 | 100.010 |
| 7.500 | 103.311 | 103.243 | 103.200 | 7.500 | 103.311 | 103.243 | 103.200 | 5.750 | 100.182 | 100.138 | 100.076 |
| 7.625 | | | | 7.625 | | | | 5.875 | 100.496 | 100.452 | 100.139 |

| 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 | 96.594 | 96.577 | 96.363 | | | | | | | | |
| 4.375 | 97.035 | 97.020 | 96.839 | | | | | | | | |
| 4.500 | 97.503 | 97.238 | 97.301 | | | | | | | | |
| 4.625 | 97.873 | 97.858 | 97.664 | | | | | | | | |
| 4.750 | 98.181 | 98.166 | 97.965 | | | | | | | | |
| 4.875 | 98.457 | 98.442 | 98.235 | | | | | | | | |
| 5.000 | 98.772 | 98.757 | 98.599 | | | | | | | | |
| 5.125 | 98.621 | 98.602 | 98.585 | | | | | | | | |
| 5.250 | 98.899 | 98.884 | 98.838 | | | | | | | | |
| 5.375 | 99.186 | 99.165 | 99.056 | | | | | | | | |
| 5.500 | 99.487 | 99.459 | 99.301 | | | | | | | | |
| 5.625 | 99.515 | 99.476 | 99.429 | | | | | | | | |
| 5.750 | 99.967 | 99.927 | 99.623 | | | | | | | | |
| 5.875 | 100.253 | 100.206 | 99.835 | | | | | | | | |

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

Friday, April 7, 2023

Effective Time:

8:44:06 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 | 100.426 | 100.423 | 100.416 | 5.875 | 100.426 | 100.423 | 100.416 | 4.125 | 96.444 | 96.438 | 96.422 | |
| 6.000 | 100.789 | 100.786 | 100.779 | 6.000 | 100.789 | 100.786 | 100.779 | 4.250 | 96.688 | 96.681 | 96.666 | |
| 6.125 | 100.978 | 100.975 | 100.968 | 6.125 | 100.978 | 100.975 | 100.968 | 4.375 | 97.102 | 97.083 | 97.060 | |
| 6.250 | 101.301 | 101.031 | 101.010 | 6.250 | 101.051 | 101.031 | 101.010 | 4.500 | 97.571 | 97.552 | 97.529 | |
| 6.375 | 101.608 | 101.338 | 101.317 | 6.375 | 101.358 | 101.338 | 101.317 | 4.625 | 97.977 | 97.958 | 97.935 | |
| 6.500 | 101.692 | 101.672 | 101.651 | 6.500 | 101.692 | 101.672 | 101.651 | 4.750 | 98.611 | 98.592 | 98.569 | |
| 6.625 | 101.839 | 101.819 | 101.798 | 6.625 | 101.839 | 101.819 | 101.798 | 4.875 | 98.897 | 98.878 | 98.854 | |
| 6.750 | 102.244 | 101.969 | 101.941 | 6.750 | 101.994 | 101.969 | 101.941 | 5.000 | 99.228 | 99.217 | 99.201 | |
| 6.875 | 102.509 | 102.233 | 102.205 | 6.875 | 102.259 | 102.233 | 102.205 | 5.125 | 99.339 | 99.328 | 99.313 | |
| 7.000 | 102.544 | 102.519 | 102.490 | 7.000 | 102.544 | 102.519 | 102.490 | 5.250 | 99.738 | 99.727 | 99.711 | |
| 7.125 | 102.654 | 102.629 | 102.600 | 7.125 | 102.654 | 102.629 | 102.600 | 5.375 | 99.811 | 99.800 | 99.784 | |
| 7.250 | 102.902 | 102.852 | 102.795 | 7.250 | 102.902 | 102.852 | 102.795 | 5.500 | 99.945 | 99.934 | 99.919 | |
| 7.375 | 101.408 | 101.345 | 101.277 | 7.375 | 101.255 | 101.192 | 101.124 | 5.625 | 100.083 | 100.048 | 100.010 | |
| 7.500 | 101.734 | 101.670 | 101.599 | 7.500 | 101.566 | 101.502 | 101.431 | 5.750 | 100.182 | 100.138 | 100.076 | |
| 7.625 | | | | 7.625 | | | | 5.875 | 100.496 | 100.452 | 100.139 | |

| 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 | 96.212 | 96.195 | 95.817 | | | | | | | | | |
| 4.250 | 96.594 | 96.577 | 96.363 | | | | | | | | | |
| 4.375 | 97.035 | 97.020 | 96.839 | | | | | | | | | |
| 4.500 | 97.503 | 97.238 | 97.301 | | | | | | | | | |
| 4.625 | 97.873 | 97.858 | 97.664 | | | | | | | | | |
| 4.750 | 98.181 | 98.166 | 97.965 | | | | | | | | | |
| 4.875 | 98.457 | 98.442 | 98.235 | | | | | | | | | |
| 5.000 | 98.772 | 98.757 | 98.599 | | | | | | | | | |
| 5.125 | 98.621 | 98.602 | 98.585 | | | | | | | | | |
| 5.250 | 98.899 | 98.884 | 98.838 | | | | | | | | | |
| 5.375 | 99.186 | 99.165 | 99.056 | | | | | | | | | |
| 5.500 | 99.487 | 99.459 | 99.301 | | | | | | | | | |
| 5.625 | 99.515 | 99.476 | 99.429 | | | | | | | | | |
| 5.750 | 99.967 | 99.927 | 99.623 | | | | | | | | | |

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

Friday, April 7, 2023
Effective Time:
8:44:06 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 | | | | 2.125 | | | | 2.125 | | | | |
| 5.250 | | | | 2.250 | | | | 2.250 | | | | |
| 5.375 | | | | 2.375 | | | | 2.375 | | | | |
| 5.500 | | | | 2.500 | | | | 2.500 | | | | |
| 5.625 | | | | 2.625 | | | | 2.625 | | | | |
| 5.750 | | | | 2.750 | | | | 2.750 | | | | |
| 5.875 | | | | 2.875 | | | | 2.875 | | | | |
| 6.000 | | | | 3.000 | | | | 3.000 | | | | |
| 6.125 | | | | 3.125 | | | | 3.125 | | | | |
| 6.250 | | | | 3.250 | | | | 3.250 | | | | |
| 6.375 | | | | 3.375 | | | | 3.375 | | | | |
| 6.500 | | | | 3.500 | | | | 3.500 | | | | |
| 6.625 | | | | 3.625 | | | | 3.625 | | | | |
| 6.750 | | | | 3.750 | | | | 3.750 | | | | |
| 6.875 | | | | 3.875 | | | | 3.875 | | | | |
| 7.000 | | | | 4.000 | | | | 4.000 | | | | |
| 7.125 | | | | 4.125 | | | | 4.125 | | | | |
| 7.250 | | | | 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 |



Friday, April 7, 2023
Effective Time:
8:44:06 AM

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

| Government | | | | | | | | | | | | |
|------------------------------|---------|---------|---------|------------------------------|---------|---------|---------|-------------------------------|---------|---------|---------|--|
| FHA 30 Yr Fixed | | | | FHA 25 Yr Fixed | | | | FHA 20 Yr Fixed | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.500 | | | | 4.500 | | | | 4.500 | | | | |
| 4.625 | | | | 4.625 | | | | 4.625 | | | | |
| 4.750 | 95.703 | 95.682 | 95.638 | 4.750 | 95.703 | 95.682 | 95.638 | 4.750 | 95.703 | 95.682 | 95.638 | |
| 4.875 | 96.260 | 96.242 | 96.171 | 4.875 | 96.260 | 96.242 | 96.171 | 4.875 | 96.260 | 96.242 | 96.171 | |
| 5.000 | 99.049 | 99.058 | 99.066 | 5.000 | 99.049 | 99.058 | 99.066 | 5.000 | 99.049 | 99.058 | 99.066 | |
| 5.125 | 99.357 | 99.365 | 99.373 | 5.125 | 99.357 | 99.365 | 99.373 | 5.125 | 99.357 | 99.365 | 99.373 | |
| 5.250 | 100.063 | 100.021 | 99.979 | 5.250 | 100.063 | 100.021 | 99.979 | 5.250 | 100.063 | 100.021 | 99.979 | |
| 5.375 | 99.957 | 99.915 | 99.874 | 5.375 | 99.957 | 99.915 | 99.874 | 5.375 | 99.957 | 99.915 | 99.874 | |
| 5.500 | 100.369 | 100.327 | 100.285 | 5.500 | 100.369 | 100.327 | 100.285 | 5.500 | 100.369 | 100.327 | 100.285 | |
| 5.625 | 100.650 | 100.608 | 100.566 | 5.625 | 100.650 | 100.608 | 100.566 | 5.625 | 100.650 | 100.608 | 100.566 | |
| 5.750 | 101.052 | 100.834 | 100.616 | 5.750 | 101.052 | 100.834 | 100.616 | 5.750 | 101.052 | 100.834 | 100.616 | |
| 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | |
| 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | |
| 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | |
| 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | |
| 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | |
| 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | |
| 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | |
| 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | |
| 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | |
| 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | |
| 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | |
| 7.250 | 102.319 | 102.165 | 102.023 | 7.250 | 102.319 | 102.165 | 102.023 | 7.250 | 102.319 | 102.165 | 102.023 | |
| 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 | 88.027 | 87.576 | 87.565 | 2.750 | 88.027 | 87.576 | 87.565 | 4.500 | | | | |
| 2.875 | 89.000 | 88.835 | 88.825 | 2.875 | 89.000 | 88.835 | 88.825 | 4.625 | | | | |
| 3.000 | 89.476 | 89.319 | 89.309 | 3.000 | 89.476 | 89.319 | 89.309 | 4.750 | 95.890 | 95.876 | 95.805 | |
| 3.125 | 89.862 | 89.712 | 89.702 | 3.125 | 89.862 | 89.712 | 89.702 | 4.875 | 96.369 | 96.355 | 96.288 | |
| 3.250 | 90.510 | 90.291 | 90.281 | 3.250 | 90.510 | 90.291 | 90.281 | 5.000 | 96.999 | 97.008 | 97.016 | |
| 3.375 | 91.045 | 90.833 | 90.823 | 3.375 | 91.045 | 90.833 | 90.823 | 5.125 | 97.637 | 97.645 | 97.653 | |
| 3.500 | 93.509 | 93.514 | 93.530 | 3.500 | 93.509 | 93.514 | 93.530 | 5.250 | 98.327 | 98.285 | 98.243 | |
| 3.625 | 93.995 | 94.000 | 94.016 | 3.625 | 93.995 | 94.000 | 94.016 | 5.375 | 98.571 | 98.529 | 98.487 | |
| 3.750 | 94.498 | 94.480 | 94.496 | 3.750 | 94.498 | 94.480 | 94.496 | 5.500 | 99.107 | 99.065 | 99.024 | |
| 3.875 | 95.561 | 95.602 | 95.644 | 3.875 | 95.561 | 95.602 | 95.644 | 5.625 | 99.524 | 99.482 | 99.440 | |
| 4.000 | 95.961 | 96.003 | 96.045 | 4.000 | 95.961 | 96.003 | 96.045 | 5.750 | 100.107 | 99.889 | 99.671 | |
| 4.125 | 96.295 | 96.337 | 96.379 | 4.125 | 96.295 | 96.337 | 96.379 | 5.875 | 100.091 | 99.873 | 99.656 | |
| 4.250 | 97.011 | 97.028 | 97.045 | 4.250 | 97.011 | 97.028 | 97.045 | 6.000 | 100.229 | 100.011 | 99.793 | |
| 4.375 | 97.323 | 97.340 | 97.356 | 4.375 | 97.323 | 97.340 | 97.356 | 6.125 | 100.333 | 100.366 | 100.148 | |
| 4.500 | 97.831 | 97.847 | 97.864 | 4.500 | 97.831 | 97.847 | 97.864 | 6.250 | 100.578 | 100.361 | 100.143 | |
| 4.625 | 98.188 | 98.205 | 98.222 | 4.625 | 98.188 | 98.205 | 98.222 | 6.375 | 100.438 | 100.363 | 100.288 | |
| 4.750 | 98.401 | 98.393 | 98.384 | 4.750 | 98.401 | 98.393 | 98.384 | 6.500 | 100.465 | 100.390 | 100.314 | |
| 4.875 | 98.314 | 98.306 | 98.297 | 4.875 | 98.314 | 98.306 | 98.297 | 6.625 | 100.975 | 100.900 | 100.824 | |
| 5.000 | 98.658 | 98.650 | 98.641 | 5.000 | 98.658 | 98.650 | 98.641 | 6.750 | 100.863 | 100.746 | 100.629 | |
| 5.125 | 98.960 | 98.943 | 98.951 | 5.125 | 98.960 | 98.943 | 98.951 | 6.875 | 100.384 | 100.267 | 100.150 | |
| 5.250 | 99.410 | 99.392 | 99.400 | 5.250 | 99.410 | 99.392 | 99.400 | 7.000 | 100.566 | 100.449 | 100.331 | |
| 5.375 | 98.605 | 98.596 | 98.588 | 5.375 | 98.605 | 98.596 | 98.588 | 7.125 | 100.431 | 100.321 | 99.629 | |
| 5.500 | 98.739 | 98.730 | 98.722 | 5.500 | 98.739 | 98.730 | 98.722 | 7.250 | | | | |
| 5.625 | 98.780 | 98.772 | 98.763 | 5.625 | 98.780 | 98.772 | 98.763 | 7.375 | | | | |
| 5.750 | 98.962 | 98.962 | 98.962 | 5.750 | 98.962 | 98.962 | 98.962 | 7.500 | | | | |
| 5.875 | 99.274 | 99.274 | 99.274 | 5.875 | 99.274 | 99.274 | 99.274 | 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 | 100.091 | 99.873 | 99.656 | 5.875 | 100.091 | 99.873 | 99.656 | 4.500 | 95.021 | 94.978 | 94.884 | |
| 6.000 | 100.229 | 100.011 | 99.793 | 6.000 | 100.229 | 100.011 | 99.793 | 4.625 | 95.488 | 95.445 | 95.351 | |
| 6.125 | 100.333 | 100.366 | 100.148 | 6.125 | 100.333 | 100.366 | 100.148 | 4.750 | 95.952 | 95.908 | 95.815 | |
| 6.250 | 100.578 | 100.361 | 100.143 | 6.250 | 100.578 | 100.361 | 100.143 | 4.875 | 95.799 | 95.782 | 95.790 | |
| 6.375 | 100.438 | 100.363 | 100.288 | 6.375 | 100.438 | 100.363 | 100.288 | 5.000 | 96.261 | 96.244 | 96.251 | |
| 6.500 | 100.465 | 100.390 | 100.314 | 6.500 | 100.465 | 100.390 | 100.314 | 5.125 | 96.716 | 96.699 | 96.707 | |
| 6.625 | 100.975 | 100.900 | 100.824 | 6.625 | 100.975 | 100.900 | 100.824 | 5.250 | 97.166 | 97.149 | 97.156 | |
| 6.750 | 100.863 | 100.746 | 100.629 | 6.750 | 100.863 | 100.746 | 100.629 | 5.375 | 96.417 | 96.409 | 96.400 | |
| 6.875 | 100.384 | 100.267 | 100.150 | 6.875 | 100.384 | 100.267 | 100.150 | 5.500 | 96.551 | 96.543 | 96.535 | |
| 7.000 | 100.566 | 100.449 | 100.331 | 7.000 | 100.566 | 100.449 | 100.331 | 5.625 | 96.593 | 96.584 | 96.576 | |
| 7.125 | 100.431 | 100.321 | 99.629 | 7.125 | 100.431 | 100.321 | 99.629 | 5.750 | 97.337 | 97.337 | 97.337 | |
| 7.250 | | | | 7.250 | | | | 5.875 | 97.649 | 97.649 | 97.649 | |
| 7.375 | | | | 7.375 | | | | 6.000 | | | | |
| 7.500 | | | | 7.500 | | | | 6.125 | | | | |
| FHA 30 Yr Fixed Streamline | | | | FHA 25 Yr Fixed Streamline | | | | FHA 20 Yr Fixed Streamline | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 5.875 | 100.806 | 100.589 | 100.371 | 5.875 | 100.806 | 100.589 | 100.371 | 5.875 | 100.806 | 100.589 | 100.371 | |
| 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | |
| 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | |
| 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | |
| 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | |
| 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | |
| 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | |
| 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | |
| 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | |
| 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | |
| 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | |
| 7.250 | 102.319 | 102.165 | 102.023 | 7.250 | 102.319 | 102.165 | 102.023 | 7.250 | 102.319 | 102.165 | 102.023 | |
| 7.375 | | | | 7.375 | | | | 7.375 | | | | |
| 7.500 | | | | 7.500 | | | | 7.500 | | | | |
| 7.625 | | | | 7.625 | | | | 7.625 | | | | |
| FHA 15 Yr Fixed Streamline | | | | FHA 10 Yr Fixed Streamline | | | | FHA 30 Yr Fixed HB Streamline | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.500 | 97.831 | 97.847 | 97.864 | 4.500 | 97.831 | 97.847 | 97.864 | 5.875 | 100.091 | 99.873 | 99.656 | |
| 4.625 | 98.188 | 98.205 | 98.222 | 4.625 | 98.188 | 98.205 | 98.222 | 6.000 | 100.229 | 100.011 | 99.793 | |
| 4.750 | 98.401 | 98.393 | 98.384 | 4.750 | 98.401 | 98.393 | 98.384 | 6.125 | 100.333 | 100.366 | 100.148 | |
| 4.875 | 98.314 | 98.306 | 98.297 | 4.875 | 98.314 | 98.306 | 98.297 | 6.250 | 100.578 | 100.361 | 100.143 | |
| 5.000 | 98.658 | 98.650 | 98.641 | 5.000 | 98.658 | 98.650 | 98.641 | 6.375 | 100.438 | 100.363 | 100.288 | |
| 5.125 | 98.960 | 98.943 | 98.951 | 5.125 | 98.960 | 98.943 | 98.951 | 6.500 | 100.465 | 100.390 | 100.314 | |
| 5.250 | 99.410 | 99.392 | 99.400 | 5.250 | 99.410 | 99.392 | 99.400 | | | | | |



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

Friday, April 7, 2023
Effective Time:
8:44:06 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 | | | | 4.625 | | | | 4.625 | | | | |
| 4.750 | 95.703 | 95.682 | 95.638 | 4.750 | 95.703 | 95.682 | 95.638 | 4.750 | 95.703 | 95.682 | 95.638 | |
| 4.875 | 96.260 | 96.242 | 96.171 | 4.875 | 96.260 | 96.242 | 96.171 | 4.875 | 96.260 | 96.242 | 96.171 | |
| 5.000 | 99.049 | 99.058 | 99.066 | 5.000 | 99.049 | 99.058 | 99.066 | 5.000 | 99.049 | 99.058 | 99.066 | |
| 5.125 | 99.357 | 99.365 | 99.373 | 5.125 | 99.357 | 99.365 | 99.373 | 5.125 | 99.357 | 99.365 | 99.373 | |
| 5.250 | 100.063 | 100.024 | 99.979 | 5.250 | 100.063 | 100.021 | 99.979 | 5.250 | 100.063 | 100.021 | 99.979 | |
| 5.375 | 99.957 | 99.915 | 99.874 | 5.375 | 99.957 | 99.915 | 99.874 | 5.375 | 99.957 | 99.915 | 99.874 | |
| 5.500 | 100.369 | 100.327 | 100.285 | 5.500 | 100.369 | 100.327 | 100.285 | 5.500 | 100.369 | 100.327 | 100.285 | |
| 5.625 | 100.650 | 100.608 | 100.566 | 5.625 | 100.650 | 100.608 | 100.566 | 5.625 | 100.650 | 100.608 | 100.566 | |
| 5.750 | 101.052 | 100.834 | 100.616 | 5.750 | 101.052 | 100.834 | 100.616 | 5.750 | 101.052 | 100.834 | 100.616 | |
| 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | |
| 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | |
| 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | |
| 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | |
| 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | |
| 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | |
| 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | |
| 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | |
| 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | |
| 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | |
| 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | |
| 7.250 | | | | 7.250 | | | | 7.250 | | | | |
| 7.375 | | | | 7.375 | | | | 7.375 | | | | |
| 7.500 | | | | 7.500 | | | | 7.500 | | | | |

| Government | | | | | | | | | | | | |
|----------------|--------|--------|--------|----------------|--------|--------|--------|-----------------------------|---------|---------|---------|--|
| VA 15 Yr Fixed | | | | VA 10 Yr Fixed | | | | VA 30 Yr Fixed High Balance | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 2.750 | | | | 2.750 | | | | 4.500 | | | | |
| 2.875 | 89.000 | 88.835 | 88.825 | 2.875 | 89.000 | 88.835 | 88.825 | 4.625 | | | | |
| 3.000 | 89.476 | 89.319 | 89.309 | 3.000 | 89.476 | 89.319 | 89.309 | 4.750 | | | | |
| 3.125 | 89.862 | 89.712 | 89.702 | 3.125 | 89.862 | 89.712 | 89.702 | 4.875 | | | | |
| 3.250 | 90.510 | 90.291 | 90.281 | 3.250 | 90.510 | 90.291 | 90.281 | 5.000 | | | | |
| 3.375 | 91.045 | 90.833 | 90.823 | 3.375 | 91.045 | 90.833 | 90.823 | 5.125 | | | | |
| 3.500 | 93.509 | 93.514 | 93.530 | 3.500 | 93.509 | 93.514 | 93.530 | 5.250 | 98.327 | 98.285 | 98.243 | |
| 3.625 | 93.995 | 94.000 | 94.016 | 3.625 | 93.995 | 94.000 | 94.016 | 5.375 | 98.571 | 98.529 | 98.487 | |
| 3.750 | 94.498 | 94.480 | 94.496 | 3.750 | 94.498 | 94.480 | 94.496 | 5.500 | 99.107 | 99.065 | 99.024 | |
| 3.875 | 95.561 | 95.602 | 95.644 | 3.875 | 95.561 | 95.602 | 95.644 | 5.625 | 99.524 | 99.482 | 99.440 | |
| 4.000 | 95.961 | 96.003 | 96.045 | 4.000 | 95.961 | 96.003 | 96.045 | 5.750 | 100.107 | 99.889 | 99.671 | |
| 4.125 | 96.295 | 96.337 | 96.379 | 4.125 | 96.295 | 96.337 | 96.379 | 5.875 | 100.091 | 99.873 | 99.656 | |
| 4.250 | 97.011 | 97.028 | 97.045 | 4.250 | 97.011 | 97.028 | 97.045 | 6.000 | 100.229 | 100.011 | 99.793 | |
| 4.375 | 97.323 | 97.340 | 97.356 | 4.375 | 97.323 | 97.340 | 97.356 | 6.125 | 100.333 | 100.366 | 100.148 | |
| 4.500 | 97.831 | 97.847 | 97.864 | 4.500 | 97.831 | 97.847 | 97.864 | 6.250 | 100.578 | 100.361 | 100.143 | |
| 4.625 | 98.188 | 98.205 | 98.222 | 4.625 | 98.188 | 98.205 | 98.222 | 6.375 | 100.438 | 100.363 | 100.288 | |
| 4.750 | 98.401 | 98.393 | 98.384 | 4.750 | 98.401 | 98.393 | 98.384 | 6.500 | 100.465 | 100.390 | 100.314 | |
| 4.875 | 98.314 | 98.306 | 98.297 | 4.875 | 98.314 | 98.306 | 98.297 | 6.625 | 100.975 | 100.900 | 100.824 | |
| 5.000 | 98.658 | 98.650 | 98.641 | 5.000 | 98.658 | 98.650 | 98.641 | 6.750 | 100.863 | 100.746 | 100.629 | |
| 5.125 | 98.960 | 98.943 | 98.951 | 5.125 | 98.960 | 98.943 | 98.951 | 6.875 | 100.384 | 100.267 | 100.150 | |
| 5.250 | 99.410 | 99.392 | 99.400 | 5.250 | 99.410 | 99.392 | 99.400 | 7.000 | 100.566 | 100.449 | 100.331 | |
| 5.375 | 98.605 | 98.596 | 98.588 | 5.375 | 98.605 | 98.596 | 98.588 | 7.125 | 100.431 | 100.321 | 99.629 | |
| 5.500 | 98.739 | 98.730 | 98.722 | 5.500 | 98.739 | 98.730 | 98.722 | 7.250 | | | | |
| 5.625 | 98.780 | 98.772 | 98.763 | 5.625 | 98.780 | 98.772 | 98.763 | 7.375 | | | | |
| 5.750 | 98.962 | 98.962 | 98.962 | 5.750 | 98.962 | 98.962 | 98.962 | 7.500 | | | | |
| 5.875 | 99.274 | 99.274 | 99.274 | 5.875 | 99.274 | 99.274 | 99.274 | 7.625 | | | | |
| 6.000 | | | | 6.000 | | | | 7.750 | | | | |

| Government | | | | | | | | | | | | |
|-----------------------------|---------|---------|---------|-----------------------------|---------|---------|---------|-----------------------------|--------|--------|--------|--|
| 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 | 100.091 | 99.873 | 99.656 | 5.875 | 100.091 | 99.873 | 99.656 | 4.500 | 95.021 | 94.978 | 94.884 | |
| 6.000 | 100.229 | 100.011 | 99.793 | 6.000 | 100.229 | 100.011 | 99.793 | 4.625 | 95.488 | 95.445 | 95.351 | |
| 6.125 | 100.333 | 100.366 | 100.148 | 6.125 | 100.333 | 100.366 | 100.148 | 4.750 | 95.952 | 95.908 | 95.815 | |
| 6.250 | 100.578 | 100.361 | 100.143 | 6.250 | 100.578 | 100.361 | 100.143 | 4.875 | 95.799 | 95.782 | 95.790 | |
| 6.375 | 100.438 | 100.363 | 100.288 | 6.375 | 100.438 | 100.363 | 100.288 | 5.000 | 96.261 | 96.244 | 96.251 | |
| 6.500 | 100.465 | 100.390 | 100.314 | 6.500 | 100.465 | 100.390 | 100.314 | 5.125 | 96.716 | 96.699 | 96.707 | |
| 6.625 | 100.975 | 100.900 | 100.824 | 6.625 | 100.975 | 100.900 | 100.824 | 5.250 | 97.166 | 97.149 | 97.156 | |
| 6.750 | 100.863 | 100.746 | 100.629 | 6.750 | 100.863 | 100.746 | 100.629 | 5.375 | 96.417 | 96.409 | 96.400 | |
| 6.875 | 100.384 | 100.267 | 100.150 | 6.875 | 100.384 | 100.267 | 100.150 | 5.500 | 96.551 | 96.543 | 96.535 | |
| 7.000 | 100.566 | 100.449 | 100.331 | 7.000 | 100.566 | 100.449 | 100.331 | 5.625 | 96.593 | 96.584 | 96.576 | |
| 7.125 | 100.431 | 100.321 | 99.629 | 7.125 | 100.431 | 100.321 | 99.629 | 5.750 | 97.337 | 97.337 | 97.337 | |
| 7.250 | | | | 7.250 | | | | 5.875 | 97.649 | 97.649 | 97.649 | |
| 7.375 | | | | 7.375 | | | | 6.000 | | | | |
| 7.500 | | | | 7.500 | | | | 6.125 | | | | |

| Government | | | | | | | | | | | | |
|----------------------|---------|---------|---------|----------------------|---------|---------|---------|----------------------|---------|---------|---------|--|
| VA 30 Yr Fixed IRRRL | | | | VA 25 Yr Fixed IRRRL | | | | VA 20 Yr Fixed IRRRL | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | 5.875 | 100.806 | 100.588 | 100.371 | |
| 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | 6.000 | 101.084 | 100.866 | 100.898 | |
| 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | 6.125 | 101.278 | 101.311 | 101.093 | |
| 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | 6.250 | 101.673 | 101.456 | 101.238 | |
| 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | 6.375 | 101.863 | 101.788 | 101.713 | |
| 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | 6.500 | 101.890 | 101.815 | 101.739 | |
| 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | 6.625 | 102.150 | 102.075 | 101.999 | |
| 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | 6.750 | 102.426 | 102.308 | 102.191 | |
| 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | 6.875 | 102.446 | 102.329 | 102.212 | |
| 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | 7.000 | 102.628 | 102.511 | 102.394 | |
| 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | 7.125 | 102.139 | 101.985 | 101.843 | |
| 7.250 | | | | 7.250 | | | | 7.250 | | | | |
| 7.375 | | | | 7.375 | | | | 7.375 | | | | |
| 7.500 | | | | 7.500 | | | | 7.500 | | | | |
| 7.625 | | | | 7.625 | | | | 7.625 | | | | |

| Government | | | | | | | | | | | | |
|----------------------|--------|--------|--------|----------------------|--------|--------|--------|-------------------------|---------|---------|---------|--|
| VA 15 Yr Fixed IRRRL | | | | VA 10 Yr Fixed IRRRL | | | | VA 20 Yr Fixed HB IRRRL | | | | |
| Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | Rate | 10 Day | 25 Day | 40 Day | |
| 4.500 | 97.831 | 97.847 | 97.864 | 4.500 | 97.831 | 97.847 | 97.864 | 5.875 | 100.091 | 99.873 | 99.656 | |
| 4.625 | 98.188 | 98.205 | 98.222 | 4.625 | 98.188 | 98.205 | 98.222 | 6.000 | 100.229 | 100.011 | 99.793 | |
| 4.750 | 98.401 | 98.393 | 98.384 | 4.750 | 98.401 | 98.393 | 98.384 | 6.125 | 100.333 | 100.366 | 100.148 | |
| 4.875 | 98.314 | 98.306 | 98.297 | 4.875 | 98.314 | 98.306 | 98.297 | 6.250 | 100.578 | 100.361 | 100.143 | |
| 5.000 | 98.658 | 98.650 | 98.641 | 5.000 | 98.658 | 98.650 | 98.641 | 6.375 | 100.438 | 100.363 | 100.288 | |
| 5.125 | 98.960 | 98.943 | 98.951 | 5.125 | 98.960 | 98.943 | 98.951 | 6.500 | 100.465 | 100.390 | 100.314 | |
| 5.250 | 99.410 | 99.392 | 99.400 | 5.250 | 99.410 | 99.392 | | | | | | |