



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

Tuesday, April 11, 2023
 Effective Time:
 8:27:37 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	97.177	97.384	97.175	
4.625				4.625				5.125	98.418	98.395	98.402	
4.750	95.391	95.391	95.341	4.750	95.391	95.391	95.341	5.250	98.863	98.848	98.862	
4.875	96.258	96.258	95.958	4.875	96.258	96.258	95.958	5.375	99.204	99.188	99.202	
5.000	96.945	96.918	96.935	5.000	96.945	96.918	96.935	5.500	99.711	99.696	99.710	
5.125	97.491	97.463	97.470	5.125	97.491	97.463	97.470	5.625	100.079	100.064	100.078	
5.250	98.202	98.194	98.187	5.250	98.202	98.194	98.187	5.750	100.344	100.321	100.329	
5.375	98.726	98.719	98.712	5.375	98.726	98.719	98.712	5.875	100.823	100.801	100.808	
5.500	99.294	99.279	99.293	5.500	99.294	99.279	99.293	6.000	100.993	100.970	100.977	
5.625	99.745	99.729	99.743	5.625	99.745	99.729	99.743	6.125	101.576	101.504	101.561	
5.750	99.834	99.827	99.820	5.750	99.834	99.827	99.820	6.250	101.393	101.382	101.362	
5.875	100.304	100.297	100.290	5.875	100.304	100.297	100.290	6.375	101.728	101.714	101.699	
6.000	100.748	100.725	100.732	6.000	100.748	100.725	100.732	6.500	102.115	102.078	102.071	
6.125	101.095	101.079	101.080	6.125	101.095	101.079	101.080	6.625	102.455	102.417	102.410	
6.250	101.016	101.002	100.987	6.250	101.016	101.002	100.987	6.750	102.083	102.067	102.035	
6.375	101.342	101.328	101.314	6.375	101.342	101.328	101.314	6.875	102.348	102.336	102.298	
6.500	101.694	101.680	101.666	6.500	101.694	101.680	101.666	7.000	102.724	102.673	102.651	
6.625	101.995	101.958	101.951	6.625	101.995	101.958	101.951	7.125	102.850	102.831	102.809	
6.750	101.965	101.930	101.894	6.750	101.965	101.930	101.894	7.250	102.894	102.837	102.780	
6.875	102.231	102.196	102.160	6.875	102.231	102.196	102.160	7.375	102.518	102.525	102.485	
7.000	102.603	102.552	102.530	7.000	102.603	102.552	102.530	7.500	102.800	102.807	102.768	
7.125	102.908	102.857	102.836	7.125	102.908	102.857	102.836	7.625	103.057	103.058	103.030	
7.250	102.894	102.837	102.780	7.250	102.894	102.837	102.780	7.750				
7.375	103.162	103.068	103.004	7.375	103.162	103.068	103.004	7.875				
7.500	103.507	103.413	103.349	7.500	103.507	103.413	103.349	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 10 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
3.990	95.953	95.943	95.937	3.990								
4.000	95.998	95.987	95.972	4.000	95.031	95.005	94.974					
4.125	96.324	96.314	96.298	4.125	95.408	95.471	95.440					
4.250	97.211	97.186	97.204	4.250	97.184	97.158	97.179					
4.375	97.684	97.658	97.677	4.375	97.701	97.701	97.651					
4.500	98.014	97.988	98.007	4.500	97.971	97.971	97.921					
4.625	98.446	98.385	98.331	4.625	98.446	98.385	98.331					
4.750	98.971	98.910	98.855	4.750	98.971	98.910	98.855					
4.875	99.411	99.350	99.295	4.875	99.411	99.350	99.295					
5.000	99.745	99.684	99.629	5.000	99.495	99.434	99.629					
5.125	99.668	99.630	99.607	5.125	99.668	99.630	99.607					
5.250	100.154	100.117	100.093	5.250	100.154	100.117	100.093					
5.375	100.569	100.531	100.508	5.375	100.569	100.531	100.508					
5.500	100.871	100.834	100.810	5.500	100.871	100.834	100.810					
5.625	100.531	100.450	100.397	5.625	100.531	100.450	100.397					
5.750	101.004	100.932	100.870	5.750	100.754	100.682	100.620					
5.875	101.412	101.340	101.278	5.875	101.162	101.090	101.028					
6.000	101.707	101.635	101.573	6.000	101.457	101.385	101.323					
6.125	101.368	101.265	101.156	6.125	101.368	101.265	101.156					
6.250	101.835	101.732	101.623	6.250	101.835	101.482	101.623					

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	99.472	99.449	99.456	5.625	98.721	98.699	98.706	4.125	95.810	95.801	95.817	
5.875	99.941	99.918	99.925	5.750	99.242	99.220	99.227	4.250	96.288	96.279	96.295	
6.000	100.349	100.326	100.333	5.875	99.721	99.698	99.705	4.375	96.723	96.714	96.730	
6.125	100.681	100.658	100.665	6.000	100.112	100.089	100.096	4.500	97.105	97.096	97.112	
6.250	100.500	100.463	100.456	6.125	100.373	100.350	100.357	4.625	96.534	96.473	96.418	
6.375	100.920	100.883	100.876	6.250	100.255	100.218	100.210	4.750	96.994	96.938	96.915	
6.500	101.295	101.258	101.251	6.375	100.684	100.647	100.640	4.875	97.419	97.382	97.359	
6.625	101.590	101.553	101.546	6.500	101.031	100.994	100.987	5.000	97.840	97.803	97.779	
6.750	101.526	101.475	101.453	6.625	101.274	101.237	101.230	5.125	98.257	98.219	98.196	
6.875	101.924	101.873	101.852	6.750	101.273	101.221	101.200	5.250	98.683	98.645	98.622	
7.000	102.289	102.237	102.216	6.875	101.679	101.628	101.606	5.375	99.056	99.018	98.995	
7.125	101.837	101.804	101.797	7.000	102.013	101.962	101.940	5.500	99.336	99.299	99.275	
7.250	101.693	101.622	101.551	7.125	100.316	100.296	100.201	5.625	99.090	99.018	98.956	
7.375	101.570	101.572	101.509	7.250	99.986	99.997	99.883	5.750	99.505	99.433	99.370	
7.500	101.808	101.808	101.749	7.375	100.205	100.204	100.092	5.875	99.868	99.796	99.734	
7.625	102.005	101.999	101.946	7.500	100.414	100.410	100.299	6.000	100.117	100.046	99.983	

Conventional Fixed Adjustments

Cumulative LPPA 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 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	0.000	-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	85.01-90	90.01-95		



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

Tuesday, April 11, 2023
Effective Time:
8:27:37 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.625	96.924	96.831	96.996	5.125	97.833	97.740	97.655	5.875	99.296	99.204	99.368	
4.750	97.417	97.325	97.240	5.250	98.200	98.108	98.022	6.000	99.649	99.556	99.471	
4.875	97.785	97.692	97.607	5.375	98.552	98.459	98.374	6.125	100.019	99.927	99.841	
5.000	98.033	97.940	97.855	5.500	98.897	98.804	98.719	6.250	100.081	99.988	100.153	
5.125	98.502	98.409	98.324	5.625	99.489	99.396	99.311	6.375	100.293	100.201	100.116	
5.250	98.783	98.690	98.605	5.750	99.756	99.663	99.578	6.500	100.509	100.446	100.384	
5.375	99.080	98.987	98.915	5.875	100.000	99.907	99.822	6.625	100.725	100.662	100.599	
5.500	99.376	99.313	99.250	6.000	100.240	100.147	100.062	6.750	100.617	100.554	100.492	
5.625	99.658	99.565	99.480	6.125	100.477	100.385	100.320	6.875	101.083	101.020	100.958	
5.750	99.910	99.847	99.784	6.250	100.513	100.420	100.335	7.000	101.553	101.490	101.428	
5.875	100.257	100.194	100.131	6.375	100.475	100.382	100.297	7.125	101.646	101.583	101.520	
6.000	100.608	100.545	100.482	6.500	100.658	100.595	100.532					
6.125	100.627	100.535	100.449	6.625	100.652	100.589	100.526					
6.250	100.725	100.662	100.599	6.750	100.728	100.665	100.602					
6.375	100.934	100.871	100.808	6.875	100.981	100.918	100.855					
6.500	101.002	100.939	100.876	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	96.610	96.547	96.484	4.875	96.128	96.065	96.002	5.750	98.571	98.508	98.445	
4.875	96.936	96.873	96.810	5.000	96.534	96.471	96.408	5.875	98.643	98.580	98.517	
5.000	97.261	97.198	97.135	5.125	96.925	96.862	96.799	6.000	98.905	98.842	98.779	
5.125	97.873	97.810	97.747	5.250	97.315	97.252	97.189	6.125	99.165	99.102	99.039	
5.250	98.350	98.287	98.224	5.375	97.702	97.639	97.576	6.250	99.428	99.365	99.302	
5.375	98.687	98.624	98.561	5.500	98.259	98.196	98.133	6.375	99.694	99.631	99.568	
5.500	99.022	98.959	98.896	5.625	98.656	98.593	98.530	6.500	100.154	100.091	100.028	
5.625	99.214	99.151	99.088	5.750	99.056	98.993	98.930	6.625	100.620	100.557	100.494	
5.750	99.556	99.493	99.430	5.875	99.454	99.391	99.328	6.750	100.513	100.450	100.387	
5.875	99.902	99.839	99.776	6.000	99.685	99.622	99.559	6.875	100.978	100.915	100.852	
6.000	100.253	100.190	100.127	6.125	100.091	100.028	99.965	7.000	101.448	101.385	101.322	
6.125	100.165	100.102	100.039	6.250	99.988	99.925	99.862	7.125	101.541	101.478	101.415	
6.250	100.370	100.307	100.244	6.375	100.060	99.997	99.934					
6.375	100.579	100.516	100.453	6.500	100.304	100.241	100.178					
6.500	100.648	100.585	100.522									
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	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

Additional Cash-Out Refinance LLPA Adjusters					
	≤30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-2.000	-2.000	-2.250	-2.250	-3.250
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

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

Tuesday, April 11, 2023

Effective Time:

8:27:37 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	100.968	100.945	100.952	6.000	100.968	100.945	100.952	4.250				
6.125	101.277	101.254	101.261	6.125	101.277	101.254	101.261	4.375				
6.250	101.024	101.002	100.987	6.250	101.024	101.002	100.987	4.500				
6.375	101.487	101.450	101.443	6.375	101.487	101.450	101.443	4.625				
6.500	101.898	101.861	101.854	6.500	101.898	101.861	101.854	4.750				
6.625	102.192	102.155	102.148	6.625	102.192	102.155	102.148	4.875				
6.750	101.986	101.934	101.913	6.750	101.986	101.934	101.913	5.000				
6.875	102.426	102.374	102.353	6.875	102.426	102.374	102.353	5.125				
7.000	102.823	102.772	102.750	7.000	102.823	102.772	102.750	5.250				
7.125	103.128	103.077	103.056	7.125	103.128	103.077	103.056	5.375				
7.250	102.964	102.870	102.806	7.250	102.964	102.870	102.806	5.500				
7.375	103.132	103.038	102.974	7.375	103.132	103.038	102.974	5.625				
7.500	103.477	103.383	103.319	7.500	103.477	103.383	103.319	5.750				
7.625				7.625				5.875				

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												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												
5.875												

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000
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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

Tuesday, April 11, 2023

Effective Time:

8:27:37 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	100.054	100.047	100.040	5.875				4.125				
6.000	100.440	100.433	100.426	6.000				4.250				
6.125	100.913	100.656	100.649	6.125				4.375				
6.250	101.016	101.002	100.987	6.250				4.500				
6.375	101.342	101.328	101.064	6.375				4.625				
6.500	101.444	101.430	101.416	6.500				4.750				
6.625	101.644	101.630	101.615	6.625				4.875				
6.750	101.965	101.930	101.644	6.750				5.000				
6.875	102.231	102.196	101.910	6.875				5.125				
7.000	102.531	102.495	102.210	7.000				5.250				
7.125	102.404	102.368	102.333	7.125				5.375				
7.250	102.644	102.587	102.530	7.250				5.500				
7.375				7.375				5.625				
7.500				7.500				5.750				
7.625				7.625				5.875				

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												
4.250												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												

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

Tuesday, April 11, 2023
Effective Time:
8:27:37 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.125	97.198	97.161	97.172	2.125				2.125				
5.250	97.746	97.704	97.723	2.250				2.250				
5.375	98.153	98.107	98.133	2.375				2.375				
5.500	98.638	98.589	98.620	2.500				2.500				
5.625	99.088	99.039	99.069	2.625				2.625				
5.750	99.275	99.244	99.250	2.750				2.750				
5.875	99.639	99.603	99.617	2.875				2.875				
6.000	100.056	100.018	100.036	3.000				3.000				
6.125	100.501	100.463	100.481	3.125				3.125				
6.250	100.409	100.389	100.383	3.250				3.250				
6.375	100.753	100.727	100.729	3.375				3.375				
6.500	101.078	101.051	101.056	3.500				3.500				
6.625	101.464	101.437	101.442	3.625				3.625				
6.750	101.423	101.398	101.379	3.750				3.750				
6.875	101.658	101.628	101.617	3.875				3.875				
7.000	101.968	101.936	101.928	4.000				4.000				
7.125	102.253	102.221	102.214	4.125				4.125				
7.250	102.291	102.292	102.261	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

Tuesday, April 11, 2023
 Effective Time:
 8:27:37 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	97.165	97.141	97.144	4.750	97.165	97.141	97.144	4.750	97.165	97.141	97.144	
4.875	97.645	97.628	97.618	4.875	97.645	97.628	97.618	4.875	97.645	97.628	97.618	
5.000	98.744	98.760	98.777	5.000	98.744	98.760	98.777	5.000	98.744	98.760	98.777	
5.125	99.067	99.084	99.101	5.125	99.067	99.084	99.101	5.125	99.067	99.084	99.101	
5.250	99.745	99.736	99.728	5.250	99.745	99.736	99.728	5.250	99.745	99.736	99.728	
5.375	99.682	99.673	99.665	5.375	99.682	99.673	99.665	5.375	99.682	99.673	99.665	
5.500	100.369	100.361	100.102	5.500	100.369	100.361	100.102	5.500	100.369	100.361	100.102	
5.625	100.667	100.659	100.651	5.625	100.667	100.659	100.651	5.625	100.667	100.659	100.651	
5.750	100.933	100.746	100.721	5.750	100.933	100.746	100.721	5.750	100.933	100.746	100.721	
5.875	100.678	100.711	100.493	5.875	100.678	100.711	100.493	5.875	100.678	100.711	100.493	
6.000	101.248	101.030	100.813	6.000	101.248	101.030	100.813	6.000	101.248	101.030	100.813	
6.125	101.492	101.274	101.096	6.125	101.492	101.274	101.096	6.125	101.492	101.274	101.096	
6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	
6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	
6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	
6.625	102.433	102.157	102.132	6.625	102.433	102.157	102.132	6.625	102.433	102.157	102.132	
6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	
6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	
7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	
7.125	102.626	102.517	102.439	7.125	102.626	102.517	102.439	7.125	102.626	102.517	102.439	
7.250	102.819	102.728	102.650	7.250	102.819	102.728	102.650	7.250	102.819	102.728	102.650	
7.375				7.375				7.375				
7.500				7.500				7.500				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750	89.368	89.364	89.417	2.750	89.368	89.364	89.417	4.500				
2.875	89.867	89.863	89.916	2.875	89.867	89.863	89.916	4.625				
3.000	90.366	90.361	90.414	3.000	90.366	90.361	90.414	4.750	96.308	96.291	96.262	
3.125	90.864	90.859	90.912	3.125	90.864	90.859	90.912	4.875	97.042	97.026	96.997	
3.250	92.246	92.261	92.300	3.250	92.246	92.261	92.300	5.000	97.663	97.647	97.618	
3.375	92.743	92.758	92.797	3.375	92.743	92.758	92.797	5.125	98.181	98.164	98.135	
3.500	93.537	93.549	93.588	3.500	93.537	93.549	93.588	5.250	98.381	98.295	98.260	
3.625	94.026	94.038	94.077	3.625	94.026	94.038	94.077	5.375	98.798	98.712	98.677	
3.750	94.514	94.526	94.565	3.750	94.514	94.526	94.565	5.500	99.329	99.243	99.208	
3.875	95.275	95.317	95.359	3.875	95.275	95.317	95.359	5.625	99.829	99.743	99.708	
4.000	95.676	95.718	95.759	4.000	95.676	95.718	95.759	5.750	99.988	99.771	99.654	
4.125	96.009	96.051	96.093	4.125	96.009	96.051	96.093	5.875	100.213	99.996	99.845	
4.250	96.749	96.774	96.799	4.250	96.749	96.774	96.799	6.000	100.462	100.353	100.305	
4.375	97.065	97.090	97.115	4.375	97.065	97.090	97.115	6.125	100.902	100.792	100.494	
4.500	97.583	97.608	97.634	4.500	97.583	97.608	97.634	6.250	100.626	100.659	100.441	
4.625	97.954	97.979	98.004	4.625	97.954	97.979	98.004	6.375	100.800	100.683	100.628	
4.750	98.309	98.326	98.342	4.750	98.309	98.326	98.342	6.500	101.182	101.064	100.995	
4.875	98.346	98.363	98.380	4.875	98.346	98.363	98.380	6.625	101.288	101.420	101.351	
5.000	98.502	98.513	98.510	5.000	98.502	98.513	98.510	6.750	101.091	100.857	100.771	
5.125	98.904	98.882	98.879	5.125	98.904	98.882	98.879	6.875	101.296	101.062	100.976	
5.250	99.108	99.071	99.047	5.250	99.108	99.071	99.047	7.000	101.581	101.347	101.261	
5.375	98.830	98.829	98.813	5.375	98.830	98.829	98.813	7.125	101.919	101.685	101.598	
5.500	99.167	99.166	99.150	5.500	99.167	99.166	99.150	7.250	101.035	100.855	100.757	
5.625	99.224	99.223	99.206	5.625	99.224	99.223	99.206	7.375				
5.750	98.607	98.615	98.623	5.750	98.607	98.615	98.623	7.500				
5.875	98.937	98.946	98.954	5.875	98.937	98.946	98.954	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	100.213	99.996	99.845	5.875	100.213	99.996	99.845	4.500	94.820	94.759	94.704	
6.000	100.462	100.353	100.305	6.000	100.462	100.353	100.305	4.625	95.290	95.229	95.174	
6.125	100.902	100.792	100.494	6.125	100.902	100.792	100.494	4.750	95.755	95.694	95.640	
6.250	100.626	100.659	100.441	6.250	100.626	100.659	100.441	4.875	95.735	95.697	95.674	
6.375	100.800	100.683	100.628	6.375	100.800	100.683	100.628	5.000	96.200	96.163	96.139	
6.500	101.182	101.064	100.995	6.500	101.182	101.064	100.995	5.125	96.660	96.623	96.599	
6.625	101.288	101.420	101.351	6.625	101.288	101.420	101.351	5.250	97.115	97.077	97.054	
6.750	101.091	100.857	100.771	6.750	101.091	100.857	100.771	5.375	96.198	96.181	96.165	
6.875	101.296	101.062	100.976	6.875	101.296	101.062	100.976	5.500	96.347	96.330	96.313	
7.000	101.581	101.347	101.261	7.000	101.581	101.347	101.261	5.625	96.397	96.381	96.364	
7.125	101.919	101.685	101.598	7.125	101.919	101.685	101.598	5.750	96.982	96.990	96.998	
7.250	101.035	100.855	100.757	7.250	101.035	100.855	100.757	5.875	97.312	97.321	97.329	
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	100.678	100.711	100.493	5.875	100.678	100.711	100.493	5.875	100.678	100.711	100.493	
6.000	101.248	101.030	100.813	6.000	101.248	101.030	100.813	6.000	101.248	101.030	100.813	
6.125	101.492	101.274	101.096	6.125	101.492	101.274	101.096	6.125	101.492	101.274	101.096	
6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	
6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	
6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	
6.625	102.433	102.157	102.132	6.625	102.433	102.157	102.132	6.625	102.433	102.157	102.132	
6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	
6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	
7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	
7.125	102.626	102.517	102.439	7.125	102.626	102.517	102.439	7.125	102.626	102.517	102.439	
7.250	102.819	102.728	102.650	7.250	102.819	102.728	102.650	7.250	102.819	102.728	102.650	
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	97.583	97.608	97.634	4.500	97.583	97.608	97.634	5.875	100.213	99.996	99.845	
4.625	97.954	97.979	98.004	4.625	97.954	97.979	98.004	6.000	100.462	100.353	100.305	
4.750	98.309	98.326	98.342	4.750	98.309	98.326	98.342	6.125	100.902	100.792	100.494	
4.875	98.346	98.363	98.380	4.875	98.346	98.363	98.380	6.250	100.626	100.659	100.441	
5.000	98.502	98.513	98.510	5.000	98.502	98.513	98.510	6.375	100.800	100.683	100.628	
5.125	98.904	98.882	98.879	5.125	98.904	98.882	98.879	6.500	101.182	101.064	100.995	
5.25												



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

Tuesday, April 11, 2023
Effective Time:
8:27:37 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	96.286	96.282	96.285	4.500	96.286	96.282	96.285	4.500				
4.625	96.915	96.911	96.914	4.625	96.915	96.911	96.914	4.625				
4.750	97.531	97.527	97.530	4.750	97.531	97.527	97.530	4.750	97.531	97.527	97.530	
4.875	97.745	97.749	97.738	4.875	97.745	97.749	97.738	4.875	97.745	97.749	97.738	
5.000	98.744	98.760	98.777	5.000	98.744	98.760	98.777	5.000	98.744	98.760	98.777	
5.125	99.067	99.084	99.101	5.125	99.067	99.084	99.101	5.125	99.067	99.084	99.101	
5.250	99.749	99.736	99.739	5.250	99.745	99.736	99.738	5.250	99.745	99.736	99.738	
5.375	99.932	99.673	99.665	5.375	99.932	99.673	99.665	5.375	99.932	99.673	99.665	
5.500	100.369	100.361	100.352	5.500	100.369	100.361	100.352	5.500	100.369	100.361	100.352	
5.625	100.667	100.659	100.651	5.625	100.667	100.659	100.651	5.625	100.667	100.659	100.651	
5.750	100.933	100.731	100.710	5.750	100.933	100.731	100.710	5.750	100.933	100.731	100.710	
5.875	100.678	100.461	100.493	5.875	100.678	100.461	100.493	5.875	100.678	100.461	100.493	
6.000	100.998	101.030	100.813	6.000	100.998	101.030	100.813	6.000	100.998	101.030	100.813	
6.125	101.492	101.274	101.056	6.125	101.492	101.274	101.056	6.125	101.492	101.274	101.056	
6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	
6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	
6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	
6.625	102.183	102.157	102.132	6.625	102.183	102.157	102.132	6.625	102.183	102.157	102.132	
6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	
6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	
7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	
7.125	102.608	102.517	102.439	7.125	102.608	102.517	102.439	7.125	102.608	102.517	102.439	
7.250				7.250				7.250				
7.375				7.375				7.375				
7.500				7.500				7.500				
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750				2.750				4.500				
2.875	89.858	89.854	89.907	2.875	89.858	89.854	89.907	4.625				
3.000	90.366	90.361	90.414	3.000	90.366	90.361	90.414	4.750				
3.125	90.869	90.865	90.917	3.125	90.869	90.865	90.917	4.875				
3.250	92.221	92.236	92.275	3.250	92.221	92.236	92.275	5.000				
3.375	92.722	92.737	92.776	3.375	92.722	92.737	92.776	5.125				
3.500	93.537	93.549	93.588	3.500	93.537	93.549	93.588	5.250	98.258	98.250	98.242	
3.625	94.026	94.038	94.077	3.625	94.026	94.038	94.077	5.375	98.798	98.731	98.696	
3.750	94.514	94.526	94.565	3.750	94.514	94.526	94.565	5.500	99.324	99.257	99.222	
3.875	95.275	95.317	95.359	3.875	95.275	95.317	95.359	5.625	99.665	99.599	99.564	
4.000	95.676	95.718	95.759	4.000	95.676	95.718	95.759	5.750	99.988	99.771	99.654	
4.125	96.009	96.051	96.093	4.125	96.009	96.051	96.093	5.875	100.213	99.996	99.778	
4.250	96.749	96.774	96.799	4.250	96.749	96.774	96.799	6.000	100.393	100.175	100.112	
4.375	97.065	97.090	97.115	4.375	97.065	97.090	97.115	6.125	100.571	100.481	100.433	
4.500	97.583	97.608	97.634	4.500	97.583	97.608	97.634	6.250	100.626	100.659	100.441	
4.625	97.954	97.979	98.004	4.625	97.954	97.979	98.004	6.375	100.678	100.653	100.628	
4.750	98.309	98.326	98.342	4.750	98.309	98.326	98.342	6.500	100.870	100.773	100.704	
4.875	98.346	98.363	98.380	4.875	98.346	98.363	98.380	6.625	101.188	101.090	101.021	
5.000	98.453	98.470	98.487	5.000	98.453	98.470	98.487	6.750	101.016	100.802	100.716	
5.125	98.904	98.866	98.843	5.125	98.904	98.866	98.843	6.875	101.077	100.863	100.777	
5.250	99.108	99.071	99.047	5.250	99.108	99.071	99.047	7.000	101.364	101.150	101.063	
5.375	98.704	98.703	98.686	5.375	98.704	98.703	98.686	7.125	101.629	101.414	101.328	
5.500	99.004	99.003	98.986	5.500	99.004	99.003	98.986	7.250				
5.625	99.279	99.278	99.262	5.625	99.279	99.278	99.262	7.375				
5.750	98.607	98.615	98.623	5.750	98.607	98.615	98.623	7.500				
5.875	98.937	98.946	98.954	5.875	98.937	98.946	98.954	7.625				
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.213	99.996	99.778	5.875	100.213	99.996	99.778	4.500	94.820	94.759	94.704	
6.000	100.393	100.175	100.112	6.000	100.393	100.175	100.112	4.625	95.290	95.229	95.174	
6.125	100.571	100.481	100.433	6.125	100.571	100.481	100.433	4.750	95.755	95.694	95.640	
6.250	100.626	100.659	100.441	6.250	100.626	100.659	100.441	4.875	95.735	95.697	95.674	
6.375	100.678	100.653	100.628	6.375	100.678	100.653	100.628	5.000	96.200	96.163	96.139	
6.500	100.870	100.773	100.704	6.500	100.870	100.773	100.704	5.125	96.660	96.623	96.599	
6.625	101.188	101.090	101.021	6.625	101.188	101.090	101.021	5.250	97.115	97.077	97.054	
6.750	101.016	100.802	100.716	6.750	101.016	100.802	100.716	5.375	96.198	96.181	96.165	
6.875	101.077	100.863	100.777	6.875	101.077	100.863	100.777	5.500	96.347	96.330	96.313	
7.000	101.364	101.150	101.063	7.000	101.364	101.150	101.063	5.625	96.397	96.381	96.364	
7.125	101.629	101.414	101.328	7.125	101.629	101.414	101.328	5.750	96.982	96.990	96.998	
7.250				7.250				5.875	97.312	97.321	97.329	
7.375				7.375				6.000				
7.500				7.500				6.125				
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.678	100.461	100.493	5.875	100.678	100.461	100.493	5.875	100.213	99.996	99.778	
6.000	100.998	101.030	100.813	6.000	100.998	101.030	100.813	6.000	100.393	100.175	100.112	
6.125	101.492	101.274	101.056	6.125	101.492	101.274	101.056	6.125	100.571	100.481	100.433	
6.250	101.721	101.754	101.536	6.250	101.721	101.754	101.536	6.250	100.626	100.659	100.441	
6.375	101.853	101.828	101.803	6.375	101.853	101.828	101.803	6.375	100.678	100.653	100.628	
6.500	101.917	101.892	101.867	6.500	101.917	101.892	101.867	6.500	100.870	100.773	100.704	
6.625	102.183	102.157	102.132	6.625	102.183	102.157	102.132	6.625	101.188	101.090	101.021	
6.750	102.468	102.376	102.284	6.750	102.468	102.376	102.284	6.750	101.016	100.802	100.716	
6.875	102.258	102.166	102.074	6.875	102.258	102.166	102.074	6.875	101.077	100.863	100.777	
7.000	102.685	102.592	102.500	7.000	102.685	102.592	102.500	7.000	101.364	101.150	101.063	
7.125	102.608	102.517	102.439	7.125	102.608	102.517	102.439	7.125	101.629	101.414	101.328	
7.250				7.250				7.250				
7.375				7.375				7.375				
7.500				7.500				7.500				
7.625				7.625				7.625				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	97.583	97.608	97.634	4.500	97.583	97.608	97.634	5.875	100.213	99.996	99.778	
4.625	97.954	97.979	98.004	4.625	97.954	97.979	98.004	6.000	100.393	100.175	100.112	
4.750	98.309	98.326	98.342	4.750	98.309	98.326	98.342	6.125	100.571	100.481	100.433	
4.875	98.346	98.363	98.380	4.875	98.346	98.363	98.380	6.250	100.626	100.659	100.441	
5.000	98.453	98.470	98.487	5.000	98.453	98.470	98.487	6.375	100.678	100.653	100.628	
5.125	98.904	98.866	98.843	5.125	98.904	98.866	98.843	6.500	100.870	100.773	100.704	
5.250	99.108	99.071	99.047	5.250	99.108	99.071	99.047	6.625	101.188	101.090	101.021	
5.375	98.704	98.703	98.686	5.375	98.704	98.703	98.686	6.750	101.016	100.802	100.716	
5.500												