



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

Friday, April 14, 2023  
Effective Time:  
2:50:42 PM

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	97.126	97.117	97.158	
4.625				4.625				5.125	98.142	98.154	98.197	
4.750	95.013	95.013	94.963	4.750	95.013	95.013	94.963	5.250	98.738	98.729	98.751	
4.875	95.892	95.892	95.842	4.875	95.892	95.892	95.842	5.375	99.315	99.306	99.327	
5.000	96.904	96.911	96.678	5.000	96.904	96.911	96.678	5.500	99.542	99.533	99.555	
5.125	97.441	97.443	97.217	5.125	97.441	97.443	97.217	5.625	100.146	100.138	100.159	
5.250	98.172	98.172	98.172	5.250	98.172	98.172	98.172	5.750	100.218	100.195	100.202	
5.375	98.699	98.699	98.699	5.375	98.699	98.699	98.699	5.875	100.692	100.669	100.676	
5.500	99.191	99.191	99.191	5.500	99.191	99.191	99.191	6.000	101.101	101.079	101.086	
5.625	99.594	99.585	99.606	5.625	99.594	99.585	99.606	6.125	101.434	101.412	101.419	
5.750	99.783	99.783	99.783	5.750	99.783	99.783	99.783	6.250	101.318	101.288	101.288	
5.875	100.255	100.255	100.255	5.875	100.255	100.255	100.255	6.375	101.742	101.712	101.712	
6.000	100.642	100.642	100.642	6.000	100.642	100.642	100.642	6.500	102.131	102.101	102.101	
6.125	100.953	100.938	100.938	6.125	100.953	100.931	100.938	6.625	102.477	102.447	102.447	
6.250	101.031	101.023	101.016	6.250	101.031	101.023	101.016	6.750	102.107	102.036	102.003	
6.375	101.360	101.353	101.346	6.375	101.360	101.353	101.346	6.875	102.403	102.359	102.345	
6.500	101.714	101.707	101.700	6.500	101.714	101.707	101.700	7.000	102.784	102.740	102.726	
6.625	102.017	101.987	101.987	6.625	102.017	101.987	101.987	7.125	102.882	102.803	102.786	
6.750	102.005	101.991	101.977	6.750	102.005	101.991	101.977	7.250	102.904	102.876	102.848	
6.875	102.263	102.249	102.235	6.875	102.263	102.249	102.235	7.375	102.606	102.513	102.472	
7.000	102.663	102.619	102.605	7.000	102.663	102.619	102.605	7.500	102.887	102.793	102.753	
7.125	102.978	102.934	102.920	7.125	102.978	102.934	102.920	7.625	103.150	103.046	103.022	
7.250	102.904	102.876	102.848	7.250	102.904	102.876	102.848	7.750				
7.375	103.284	103.211	103.168	7.375	103.284	103.211	103.168	7.875				
7.500	103.620	103.548	103.505	7.500	103.620	103.548	103.505	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	
3.900	95.962	95.967	95.967	3.900								
4.000	96.006	96.012	96.012	4.000	95.067	95.057	95.042					
4.125	96.336	96.341	96.341	4.125	95.536	95.527	95.511					
4.250	97.230	97.208	97.226	4.250	96.991	96.991	96.977					
4.375	97.706	97.685	97.703	4.375	97.583	97.583	97.533					
4.500	98.039	98.017	98.036	4.500	97.836	97.836	97.786					
4.625	98.405	98.322	98.267	4.625	98.405	98.322	98.267					
4.750	98.923	98.839	98.785	4.750	98.673	98.589	98.535					
4.875	99.360	99.277	99.222	4.875	99.110	99.027	98.972					
5.000	99.692	99.609	99.554	5.000	99.442	99.359	99.304					
5.125	99.525	99.502	99.510	5.125	99.525	99.502	99.510					
5.250	100.010	99.987	99.995	5.250	99.760	99.737	99.745					
5.375	100.424	100.400	100.408	5.375	100.174	100.150	100.158					
5.500	100.727	100.704	100.712	5.500	100.477	100.454	100.462					
5.625	100.523	100.398	100.305	5.625	100.273	100.398	100.305					
5.750	100.995	100.871	100.777	5.750	100.745	100.621	100.777					
5.875	101.402	101.278	101.184	5.875	101.152	101.028	100.934					
6.000	101.698	101.574	101.480	6.000	101.448	101.324	101.230					
6.125	101.427	101.287	101.178	6.125	101.177	101.287	101.178					
6.250	101.892	101.752	101.643	6.250	101.642	101.502	101.643					

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	99.383	99.361	99.368	5.625	98.986	98.955	98.937	4.125	95.805	95.816	95.862	
5.875	99.843	99.820	99.827	5.750	99.397	99.374	99.381	4.250	96.283	96.294	96.341	
6.000	100.240	100.218	100.225	5.875	98.800	98.847	98.855	4.375	96.718	96.729	96.776	
6.125	100.572	100.549	100.556	6.000	100.262	100.229	100.226	4.500	97.100	97.111	97.158	
6.250	100.646	100.631	100.616	6.125	100.512	100.489	100.496	4.625	96.743	96.659	96.605	
6.375	100.969	100.939	100.939	6.250	100.739	100.703	100.688	4.750	97.676	97.482	97.473	
6.500	101.344	101.314	101.314	6.375	101.006	100.969	100.954	4.875	98.127	97.938	97.929	
6.625	101.644	101.614	101.614	6.500	101.329	101.299	101.299	5.000	98.643	98.459	98.450	
6.750	101.586	101.542	101.528	6.625	101.577	101.547	101.547	5.125	98.993	98.789	98.781	
6.875	101.981	101.937	101.923	6.750	101.332	101.288	101.273	5.250	99.352	99.153	99.145	
7.000	102.349	102.305	102.291	6.875	101.734	101.690	101.676	5.375	99.597	99.403	99.645	
7.125	102.194	102.186	102.174	7.000	102.073	102.029	102.015	5.500	99.863	99.675	99.917	
7.250	102.206	102.204	102.176	7.125	101.567	101.559	101.547	5.625	99.703	99.532	99.523	
7.375	102.604	102.602	102.577	7.250	101.114	101.091	101.080	5.750	100.045	99.890	99.879	
7.500	102.764	102.762	102.740	7.375	100.301	100.192	100.057	5.875	100.385	100.226	100.215	
7.625	101.867	101.759	101.695	7.500	100.507	100.396	100.263	6.000	100.109	99.985	99.891	

**Conventional Fixed Adjustments**

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

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

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750	
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125	
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625	
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000	
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875	
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	

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



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

Friday, April 14, 2023  
Effective Time:  
2:50:42 PM

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	96.905	96.814	96.729	5.125	97.533	97.442	97.357	5.875	99.198	99.107	99.022	
4.750	97.149	97.058	96.973	5.250	97.894	97.803	97.718	6.000	99.296	99.205	99.120	
4.875	97.516	97.425	97.340	5.375	98.238	98.147	98.062	6.125	99.658	99.567	99.482	
5.000	97.764	97.673	97.588	5.500	98.831	98.741	98.655	6.250	99.969	99.878	99.792	
5.125	98.233	98.142	98.057	5.625	99.173	99.082	98.997	6.375	99.931	99.840	99.755	
5.250	98.516	98.453	98.390	5.750	99.440	99.349	99.264	6.500	100.198	100.135	100.073	
5.375	98.847	98.784	98.721	5.875	99.684	99.593	99.508	6.625	100.407	100.344	100.281	
5.500	99.183	99.120	99.057	6.000	99.924	99.833	99.748	6.750	100.299	100.236	100.174	
5.625	99.387	99.310	99.247	6.125	100.188	100.125	100.062	6.875	100.763	100.700	100.638	
5.750	99.709	99.646	99.583	6.250	100.203	100.112	100.027	7.000	101.228	101.165	101.102	
5.875	100.050	99.987	99.924	6.375	100.173	100.087	100.024	7.125	101.313	101.250	101.187	
6.000	100.395	100.332	100.269	6.500	100.390	100.327	100.264					
6.125	100.359	100.268	100.182	6.625	100.383	100.320	100.257					
6.250	100.510	100.447	100.384	6.750	100.457	100.394	100.331					
6.375	100.715	100.652	100.589	6.875	100.701	100.638	100.575					
6.500	100.776	100.713	100.650	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	96.426	96.363	96.300	4.875	95.848	95.785	95.722	5.750	98.284	98.221	98.158	
4.875	96.755	96.692	96.629	5.000	96.273	96.210	96.147	5.875	98.350	98.287	98.224	
5.000	97.082	97.019	96.956	5.125	96.688	96.625	96.562	6.000	98.607	98.544	98.481	
5.125	97.692	97.629	97.566	5.250	97.079	97.016	96.953	6.125	98.870	98.807	98.744	
5.250	98.161	98.098	98.035	5.375	97.469	97.406	97.343	6.250	99.130	99.067	99.004	
5.375	98.492	98.429	98.366	5.500	98.024	97.961	97.898	6.375	99.390	99.327	99.264	
5.500	98.829	98.766	98.703	5.625	98.412	98.349	98.286	6.500	99.844	99.781	99.718	
5.625	99.019	98.956	98.893	5.750	98.806	98.743	98.680	6.625	100.302	100.239	100.176	
5.750	99.354	99.291	99.228	5.875	99.206	99.143	99.080	6.750	100.194	100.131	100.068	
5.875	99.695	99.632	99.569	6.000	99.435	99.372	99.309	6.875	100.658	100.595	100.532	
6.000	100.040	99.977	99.914	6.125	99.834	99.771	99.708	7.000	101.123	101.060	100.997	
6.125	99.950	99.887	99.824	6.250	99.728	99.665	99.602	7.125	101.208	101.145	101.082	
6.250	100.155	100.092	100.029	6.375	99.795	99.732	99.669					
6.375	100.360	100.297	100.234	6.500	100.036	99.973	99.910					
6.500	100.421	100.358	100.295									
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
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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	-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	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



**FlexPoint Inc**

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

Friday, April 14, 2023

Effective Time:

2:50:42 PM

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	100.827	100.804	100.811	6.000	100.827	100.804	100.811	4.250	96.593	96.598	96.598	
6.125	101.135	101.112	101.119	6.125	101.135	101.112	101.119	4.375	96.942	96.948	96.948	
6.250	101.046	101.023	101.016	6.250	101.046	101.023	101.016	4.500	97.284	97.288	97.288	
6.375	101.504	101.474	101.474	6.375	101.504	101.474	101.474	4.625	97.706	97.711	97.711	
6.500	101.914	101.884	101.884	6.500	101.914	101.884	101.884	4.750	98.355	98.359	98.359	
6.625	102.214	102.184	102.184	6.625	102.214	102.184	102.184	4.875	98.655	98.659	98.659	
6.750	102.046	102.002	101.987	6.750	102.046	102.002	101.987	5.000	98.950	98.953	98.953	
6.875	102.482	102.437	102.423	6.875	102.482	102.437	102.423	5.125	99.079	99.082	99.082	
7.000	102.883	102.839	102.825	7.000	102.883	102.839	102.825	5.250	99.494	99.497	99.497	
7.125	103.198	103.154	103.140	7.125	103.198	103.154	103.140	5.375	99.581	99.584	99.584	
7.250	103.115	103.043	103.000	7.250	103.115	103.043	103.000	5.500	99.730	99.733	99.733	
7.375	103.254	103.181	103.138	7.375	103.254	103.181	103.138	5.625	99.875	99.856	99.833	
7.500	103.590	103.518	103.475	7.500	103.590	103.518	103.475	5.750	99.990	99.930	99.860	
7.625				7.625				5.875	100.322	100.012	99.941	

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	96.200	95.886	96.121									
4.375	96.494	96.439	96.423									
4.500	96.817	96.740	96.724									
4.625	97.393	97.384	97.368									
4.750	97.716	97.707	97.691									
4.875	97.812	97.801	97.785									
5.000	98.105	98.034	98.018									
5.125	98.382	98.372	98.356									
5.250	98.652	98.642	98.626									
5.375	98.884	98.874	98.859									
5.500	99.131	99.068	99.053									
5.625	99.307	99.280	99.248									
5.750	99.739	99.479	99.409									
5.875	100.027	99.684	99.614									

**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	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



**FlexPoint Inc**

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

Friday, April 14, 2023

Effective Time:

2:50:42 PM

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	100.255	100.005	100.005	5.875	100.005	100.005	100.005	4.125	96.336	96.341	96.341	
6.000	100.642	100.392	100.392	6.000	100.392	100.392	100.392	4.250	96.593	96.598	96.598	
6.125	100.916	100.666	100.666	6.125	100.666	100.666	100.666	4.375	96.942	96.948	96.948	
6.250	101.031	101.023	100.766	6.250	100.781	100.773	100.766	4.500	97.284	97.288	97.288	
6.375	101.360	101.103	101.096	6.375	101.110	101.103	101.096	4.625	97.706	97.711	97.711	
6.500	101.714	101.457	101.450	6.500	101.464	101.457	101.450	4.750	98.355	98.359	98.359	
6.625	101.916	101.659	101.652	6.625	101.666	101.659	101.652	4.875	98.655	98.659	98.659	
6.750	102.005	101.991	101.977	6.750	101.755	101.741	101.727	5.000	98.950	98.953	98.953	
6.875	102.263	102.249	102.235	6.875	102.013	101.999	101.985	5.125	99.079	99.082	99.082	
7.000	102.595	102.331	102.317	7.000	102.345	102.331	102.317	5.250	99.494	99.497	99.497	
7.125	102.470	102.456	102.442	7.125	102.470	102.456	102.442	5.375	99.581	99.584	99.584	
7.250	102.654	102.626	102.598	7.250	102.654	102.626	102.598	5.500	99.730	99.733	99.733	
7.375	101.374	101.367	101.342	7.375	101.174	101.167	101.143	5.625	99.875	99.856	99.833	
7.500	101.709	101.702	101.681	7.500	101.492	101.485	101.464	5.750	99.990	99.930	99.860	
7.625				7.625				5.875	100.322	100.012	99.941	

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	95.805	95.777	95.761									
4.250	96.200	95.886	96.121									
4.375	96.494	96.439	96.423									
4.500	96.817	96.740	96.724									
4.625	97.393	97.384	97.368									
4.750	97.716	97.707	97.691									
4.875	97.812	97.801	97.785									
5.000	98.105	98.034	98.018									
5.125	98.382	98.372	98.356									
5.250	98.652	98.642	98.626									
5.375	98.884	98.874	98.859									
5.500	99.131	99.068	99.053									
5.625	99.307	99.280	99.248									
5.750	99.739	99.479	99.409									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



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

Friday, April 14, 2023  
Effective Time:  
2:50:42 PM

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	97.137	97.127	97.170	2.125				2.125				
5.250	97.706	97.684	97.703	2.250				2.250				
5.375	98.119	98.092	98.118	2.375				2.375				
5.500	98.564	98.534	98.565	2.500				2.500				
5.625	99.064	99.034	99.064	2.625				2.625				
5.750	99.276	99.234	99.240	2.750				2.750				
5.875	99.617	99.571	99.584	2.875				2.875				
6.000	100.036	99.987	100.005	3.000				3.000				
6.125	100.467	100.418	100.436	3.125				3.125				
6.250	100.450	100.389	100.383	3.250				3.250				
6.375	100.796	100.730	100.731	3.375				3.375				
6.500	101.125	101.057	101.062	3.500				3.500				
6.625	101.519	101.450	101.456	3.625				3.625				
6.750	101.477	101.397	101.378	3.750				3.750				
6.875	101.712	101.626	101.615	3.875				3.875				
7.000	102.023	101.935	101.927	4.000				4.000				
7.125	102.310	102.222	102.215	4.125				4.125				
7.250	102.409	102.309	102.277	4.250				4.250				

RefiNow 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
1.750				1.750								
1.875				1.875								
2.000				2.000								
2.125				2.125								
2.250				2.250								
2.375				2.375								
2.500				2.500								
2.625				2.625								
2.750				2.750								
2.875				2.875								
3.000				3.000								
3.125				3.125								
3.250				3.250								
3.375				3.375								
3.500				3.500								
3.625				3.625								
3.750				3.750								
3.875				3.875								
4.000				4.000								

**RefiNow Adjustments**

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

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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750	-0.750	-0.750	-0.750	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375	-4.125	-4.125	-4.125	-4.125
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625	-0.625	-0.625	-0.625	-0.625
High Balance	-0.500	-0.500	-0.750	-0.750	-1.000	-1.000	-1.000	-1.000	-1.000
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125	-1.125	-1.125	-1.875	-1.875
DTI > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
≥ 780	-0.375	-0.375	-0.625	-0.875	-1.375
760-779	-0.375	-0.375	-0.875	-1.250	-1.875
740-759	-0.375	-0.375	-1.000	-1.625	-2.375
720-739	-0.375	-0.500	-1.375	-2.000	-2.750
700-719	-0.375	-0.500	-1.625	-2.625	-3.250
680-699	-0.375	-0.625	-2.000	-2.875	-3.750
660-679	-0.375	-0.875	-2.750	-4.000	-4.750
640-659	-0.375	-1.375	-3.125	-4.625	-5.125
620-639	-0.375	-1.375	-3.375	-4.875	-5.125

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80
Attached Condo	0.000	0.000	-0.125	-0.125	-0.750
Investment Property	-1.125	-1.125	-1.625	-2.125	-3.375
2nd Home	-1.125	-1.125	-1.625	-2.125	-3.375
Manufactured Home	-0.500	-0.500	-0.500	-0.500	-0.500
2 - 4 Units	0.000	0.000	-0.375	-0.375	-0.625
High Balance	-1.250	-1.250	-1.500	-1.500	-1.750
Secondary Financing	-0.625	-0.625	-0.625	-0.875	-1.125
DTI > 40%	0.000	0.000	0.000	0.000	0.000

<b>Additional Miscellaneous LLPA Adjusters</b>	
Escrow Waiver	-0.250
Temporary 2-1 Buydown	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



Friday, April 14, 2023  
Effective Time:  
2:50:42 PM

**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	97.158	97.147	97.175	4.750	97.158	97.147	97.175	4.750	97.158	97.147	97.175	
4.875	97.741	97.737	97.752	4.875	97.741	97.737	97.752	4.875	97.741	97.737	97.752	
5.000	98.958	98.974	98.991	5.000	98.958	98.974	98.991	5.000	98.958	98.974	98.991	
5.125	99.319	99.336	99.352	5.125	99.319	99.336	99.352	5.125	99.319	99.336	99.352	
5.250	99.879	99.879	99.879	5.250	99.879	99.879	99.879	5.250	99.879	99.879	99.879	
5.375	99.732	99.732	99.732	5.375	99.732	99.732	99.732	5.375	99.732	99.732	99.732	
5.500	100.423	100.423	100.423	5.500	100.423	100.423	100.423	5.500	100.423	100.423	100.423	
5.625	100.712	100.712	100.712	5.625	100.712	100.712	100.712	5.625	100.712	100.712	100.712	
5.750	100.956	100.821	100.821	5.750	100.956	100.821	100.821	5.750	100.956	100.821	100.821	
5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	
6.000	101.117	100.899	100.741	6.000	101.117	100.899	100.741	6.000	101.117	100.899	100.741	
6.125	101.386	101.207	101.193	6.125	101.386	101.207	101.193	6.125	101.386	101.207	101.193	
6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	
6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	
6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	
6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	
6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	
6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	
7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	
7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	
7.250	102.828	102.694	102.587	7.250	102.828	102.694	102.587	7.250	102.828	102.694	102.587	
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	89.305	89.311	89.384	2.750	89.305	89.311	89.384	4.500				
2.875	89.804	89.810	89.883	2.875	89.804	89.810	89.883	4.625				
3.000	90.302	90.308	90.381	3.000	90.302	90.308	90.381	4.750	96.404	96.381	96.396	
3.125	90.801	90.806	90.879	3.125	90.801	90.806	90.879	4.875	97.139	97.117	97.131	
3.250	92.242	92.236	92.295	3.250	92.242	92.236	92.295	5.000	97.761	97.738	97.753	
3.375	92.739	92.733	92.792	3.375	92.739	92.733	92.792	5.125	98.279	98.257	98.271	
3.500	93.665	93.619	93.603	3.500	93.665	93.619	93.603	5.250	98.393	98.393	98.393	
3.625	94.153	94.108	94.092	3.625	94.153	94.108	94.092	5.375	98.826	98.729	98.729	
3.750	94.639	94.593	94.578	3.750	94.639	94.593	94.578	5.500	99.359	99.262	99.263	
3.875	95.409	95.459	95.509	3.875	95.409	95.459	95.509	5.625	99.613	99.766	99.767	
4.000	95.810	95.860	95.910	4.000	95.810	95.860	95.910	5.750	100.011	99.793	99.702	
4.125	96.143	96.193	96.244	4.125	96.143	96.193	96.244	5.875	100.250	100.033	99.923	
4.250	96.908	96.911	96.974	4.250	96.908	96.911	96.974	6.000	100.495	100.404	100.141	
4.375	96.974	96.957	96.940	4.375	96.974	96.957	96.940	6.125	100.698	100.607	100.594	
4.500	97.485	97.469	97.452	4.500	97.485	97.469	97.452	6.250	100.717	100.499	100.350	
4.625	98.095	97.828	97.812	4.625	98.095	97.828	97.812	6.375	100.696	100.577	100.543	
4.750	98.090	98.098	98.106	4.750	98.090	98.098	98.106	6.500	101.077	100.945	100.918	
4.875	98.257	98.265	98.274	4.875	98.257	98.265	98.274	6.625	101.186	101.303	101.276	
5.000	98.425	98.383	98.401	5.000	98.425	98.383	98.401	6.750	100.944	100.790	100.683	
5.125	98.800	98.759	98.776	5.125	98.800	98.759	98.776	6.875	101.151	100.932	100.891	
5.250	98.967	98.944	98.952	5.250	98.967	98.944	98.952	7.000	101.438	101.219	101.178	
5.375	98.773	98.783	98.786	5.375	98.773	98.783	98.786	7.125	101.777	101.558	101.517	
5.500	99.114	99.123	99.127	5.500	99.114	99.123	99.127	7.250	101.395	100.865	100.810	
5.625	99.174	99.183	99.187	5.625	99.174	99.183	99.187	7.375				
5.750	98.672	98.672	98.672	5.750	98.672	98.672	98.672	7.500				
5.875	98.991	98.991	98.991	5.875	98.991	98.991	98.991	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	100.250	100.033	99.923	5.875	100.250	100.033	99.923	4.500	94.780	94.696	94.642	
6.000	100.495	100.404	100.141	6.000	100.495	100.404	100.141	4.625	95.249	95.165	95.110	
6.125	100.698	100.607	100.594	6.125	100.698	100.607	100.594	4.750	95.714	95.630	95.575	
6.250	100.717	100.499	100.350	6.250	100.717	100.499	100.350	4.875	95.598	95.575	95.583	
6.375	100.696	100.577	100.543	6.375	100.696	100.577	100.543	5.000	96.062	96.039	96.047	
6.500	101.077	100.945	100.918	6.500	101.077	100.945	100.918	5.125	96.521	96.498	96.505	
6.625	101.186	101.303	101.276	6.625	101.186	101.303	101.276	5.250	96.974	96.950	96.958	
6.750	100.944	100.790	100.683	6.750	100.944	100.790	100.683	5.375	96.159	96.159	96.159	
6.875	101.151	100.932	100.891	6.875	101.151	100.932	100.891	5.500	96.299	96.299	96.299	
7.000	101.438	101.219	101.178	7.000	101.438	101.219	101.178	5.625	96.343	96.343	96.343	
7.125	101.777	101.558	101.517	7.125	101.777	101.558	101.517	5.750	97.047	97.047	97.047	
7.250	101.395	100.865	100.810	7.250	101.395	100.865	100.810	5.875	97.366	97.366	97.366	
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	100.715	100.748	100.530	5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	
6.000	101.117	100.899	100.741	6.000	101.117	100.899	100.741	6.000	101.117	100.899	100.741	
6.125	101.386	101.207	101.193	6.125	101.386	101.207	101.193	6.125	101.386	101.207	101.193	
6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	
6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	
6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	
6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	
6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	
6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	
7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	
7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	
7.250	102.828	102.694	102.587	7.250	102.828	102.694	102.587	7.250	102.828	102.694	102.587	
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	97.485	97.469	97.452	4.500	97.485	97.469	97.452	5.875	100.250	100.033	99.923	
4.625	98.095	97.828	97.812	4.625	98.095	97.828	97.812	6.000	100.495	100.404	100.141	
4.750	98.090	98.098	98.106	4.750	98.090	98.098	98.106	6.125	100.698	100.607	100.594	
4.875	98.257	98.265	98.274	4.875	98.257	98.265	98.274	6.250	100.717	100.499	100.350	
5.000	98.425	98.383	98.401	5.000	98.425	98.383	98.401	6.375	100.696	100.577	100.543	
5.125	98.800	98.759	98.776	5.125	98.800	98.759	98.776	6.500	101.077	100.945	100.918	
5.250												



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

Friday, April 14, 2023  
Effective Time:  
2:50:42 PM

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	96.276	96.284	96.313	4.500	96.276	96.284	96.313	4.500				
4.625	96.905	96.914	96.942	4.625	96.905	96.914	96.942	4.625				
4.750	97.522	97.530	97.558	4.750	97.522	97.530	97.558	4.750	97.522	97.530	97.558	
4.875	97.841	97.857	97.872	4.875	97.841	97.857	97.872	4.875	97.841	97.857	97.872	
5.000	98.958	98.974	98.991	5.000	98.958	98.974	98.991	5.000	98.958	98.974	98.991	
5.125	99.319	99.336	99.352	5.125	99.319	99.336	99.352	5.125	99.319	99.336	99.352	
5.250	99.879	99.879	99.879	5.250	99.879	99.879	99.879	5.250	99.879	99.879	99.879	
5.375	99.982	99.982	99.982	5.375	99.982	99.982	99.982	5.375	99.982	99.982	99.982	
5.500	100.423	100.423	100.423	5.500	100.423	100.423	100.423	5.500	100.423	100.423	100.423	
5.625	100.712	100.712	100.712	5.625	100.712	100.712	100.712	5.625	100.712	100.712	100.712	
5.750	100.956	100.804	100.804	5.750	100.956	100.804	100.804	5.750	100.956	100.804	100.804	
5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	
6.000	101.117	100.899	100.682	6.000	101.117	100.899	100.682	6.000	101.117	100.899	100.682	
6.125	101.386	101.169	101.095	6.125	101.386	101.169	101.095	6.125	101.386	101.169	101.095	
6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	
6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	
6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	
6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	
6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	
6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	
7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	
7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	
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	89.797	89.802	89.875	2.875	89.797	89.802	89.875	4.625				
3.000	90.305	90.311	90.384	3.000	90.305	90.311	90.384	4.750				
3.125	90.810	90.816	90.889	3.125	90.810	90.816	90.889	4.875				
3.250	92.219	92.213	92.272	3.250	92.219	92.213	92.272	5.000				
3.375	92.721	92.715	92.774	3.375	92.721	92.715	92.774	5.125				
3.500	93.665	93.619	93.603	3.500	93.665	93.619	93.603	5.250	98.393	98.143	98.143	
3.625	94.153	94.108	94.092	3.625	94.153	94.108	94.092	5.375	98.833	98.756	98.756	
3.750	94.639	94.593	94.578	3.750	94.639	94.593	94.578	5.500	99.370	99.293	99.293	
3.875	95.409	95.459	95.509	3.875	95.409	95.459	95.509	5.625	99.727	99.650	99.650	
4.000	95.810	95.860	95.910	4.000	95.810	95.860	95.910	5.750	100.011	99.793	99.702	
4.125	96.143	96.193	96.244	4.125	96.143	96.193	96.244	5.875	100.250	100.033	99.832	
4.250	96.308	96.358	96.409	4.250	96.308	96.358	96.409	6.000	100.311	100.240	100.227	
4.375	96.974	96.957	96.940	4.375	96.974	96.957	96.940	6.125	100.649	100.578	100.565	
4.500	97.485	97.469	97.452	4.500	97.485	97.469	97.452	6.250	100.717	100.499	100.350	
4.625	98.095	97.828	97.812	4.625	98.095	97.828	97.812	6.375	100.610	100.577	100.543	
4.750	98.090	98.098	98.106	4.750	98.090	98.098	98.106	6.500	100.762	100.649	100.622	
4.875	98.257	98.265	98.274	4.875	98.257	98.265	98.274	6.625	101.080	100.967	100.940	
5.000	98.356	98.364	98.373	5.000	98.356	98.364	98.373	6.750	100.915	100.790	100.682	
5.125	98.765	98.741	98.749	5.125	98.765	98.741	98.749	6.875	101.181	100.982	100.691	
5.250	98.967	98.944	98.952	5.250	98.967	98.944	98.952	7.000	101.220	101.020	100.979	
5.375	98.644	98.653	98.657	5.375	98.644	98.653	98.657	7.125	101.485	101.286	101.245	
5.500	98.945	98.955	98.958	5.500	98.945	98.955	98.958	7.250				
5.625	99.223	99.232	99.236	5.625	99.223	99.232	99.236	7.375				
5.750	98.672	98.672	98.672	5.750	98.672	98.672	98.672	7.500				
5.875	98.991	98.991	98.991	5.875	98.991	98.991	98.991	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	100.250	100.033	99.832	5.875	100.250	100.033	99.832	4.500	94.780	94.696	94.642	
6.000	100.311	100.240	100.227	6.000	100.311	100.240	100.227	4.625	95.249	95.165	95.110	
6.125	100.649	100.578	100.565	6.125	100.649	100.578	100.565	4.750	95.714	95.630	95.575	
6.250	100.717	100.499	100.350	6.250	100.717	100.499	100.350	4.875	95.598	95.575	95.583	
6.375	100.610	100.577	100.543	6.375	100.610	100.577	100.543	5.000	96.062	96.039	96.047	
6.500	100.762	100.649	100.622	6.500	100.762	100.649	100.622	5.125	96.521	96.498	96.505	
6.625	101.080	100.967	100.940	6.625	101.080	100.967	100.940	5.250	96.974	96.950	96.958	
6.750	100.915	100.790	100.682	6.750	100.915	100.790	100.682	5.375	96.159	96.159	96.159	
6.875	101.181	100.982	100.691	6.875	101.181	100.982	100.691	5.500	96.299	96.299	96.299	
7.000	101.220	101.020	100.979	7.000	101.220	101.020	100.979	5.625	96.343	96.343	96.343	
7.125	101.485	101.286	101.245	7.125	101.485	101.286	101.245	5.750	97.047	97.047	97.047	
7.250				7.250				5.875	97.366	97.366	97.366	
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	100.715	100.748	100.530	5.875	100.715	100.748	100.530	5.875	100.715	100.748	100.530	
6.000	101.117	100.899	100.682	6.000	101.117	100.899	100.682	6.000	101.117	100.899	100.682	
6.125	101.386	101.169	101.095	6.125	101.386	101.169	101.095	6.125	101.386	101.169	101.095	
6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	6.250	101.812	101.594	101.376	
6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	6.375	101.785	101.752	101.718	
6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	6.500	101.822	101.788	101.755	
6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	6.625	102.331	102.297	102.014	
6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	6.750	102.478	102.352	102.227	
6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	6.875	102.498	102.372	102.247	
7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	7.000	102.676	102.550	102.425	
7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	7.125	102.627	102.492	102.386	
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	97.485	97.469	97.452	4.500	97.485	97.469	97.452	5.875	100.250	100.033	99.832	
4.625	98.095	97.828	97.812	4.625	98.095	97.828	97.812	6.000	100.311	100.240	100.227	
4.750	98.090	98.098	98.106	4.750	98.090	98.098	98.106	6.125	100.649	100.578	100.565	
4.875	98.257	98.265	98.274	4.875	98.257	98.265	98.274	6.250	100.717	100.499	100.350	
5.000	98.356	98.364	98.373	5.000	98.356	98.364	98.373	6.375	100.610	100.577	100.543	
5.125	98.765	98.741	98.749	5.125	98.765	98.741	98.749	6.500	100.762	100.649	100.622	
5.250	98.967	98.944	98.952	5.250	98.967	98.944	98.952	6.625	101.080	100.967	100.940	
5.375	98.644	98.653	98.657	5.375	98.644	98.653	98.657	6.750	100.915	100.790	100.682	