



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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Monday, April 17, 2023
Effective Time:
2:29:38 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	Rate	
4.500				4.500				5.000	96.678	96.672	96.722		
4.625				4.625				5.125	97.776	97.781	97.814		
4.750	94.746	94.746	94.696	4.750	94.746	94.746	94.696	5.250	98.296	98.287	98.307		
4.875	95.618	95.618	95.568	4.875	95.618	95.618	95.568	5.375	98.891	98.883	98.903		
5.000	96.451	96.461	96.487	5.000	96.451	96.461	96.487	5.500	99.153	99.144	99.164		
5.125	97.001	97.003	97.030	5.125	97.001	97.003	97.030	5.625	99.784	99.525	99.795		
5.250	97.530	97.530	97.539	5.250	97.530	97.530	97.539	5.750	99.954	99.931	99.937		
5.375	98.064	98.064	98.063	5.375	98.064	98.064	98.063	5.875	100.435	100.412	100.417		
5.500	98.736	98.727	98.747	5.500	98.736	98.727	98.747	6.000	100.608	100.585	100.591		
5.625	99.187	99.179	99.199	5.625	99.187	99.179	99.199	6.125	101.192	101.170	101.175		
5.750	99.374	99.351	99.357	5.750	99.374	99.351	99.357	6.250	100.994	100.964	100.963		
5.875	99.905	99.883	99.888	5.875	99.905	99.883	99.888	6.375	101.426	101.396	101.395		
6.000	100.363	100.341	100.346	6.000	100.363	100.341	100.346	6.500	101.815	101.785	101.783		
6.125	100.711	100.688	100.694	6.125	100.711	100.688	100.694	6.625	102.152	102.122	102.120		
6.250	100.998	100.980	100.983	6.250	100.998	100.980	100.983	6.750	101.993	101.925	101.901		
6.375	100.967	100.937	100.935	6.375	100.967	100.937	100.935	6.875	102.253	102.182	102.162		
6.500	101.377	101.347	101.346	6.500	101.377	101.347	101.346	7.000	102.512	102.482	102.480		
6.625	101.692	101.662	101.660	6.625	101.692	101.662	101.660	7.125	102.763	102.690	102.679		
6.750	101.648	101.634	101.618	6.750	101.648	101.634	101.618	7.250	102.589	102.560	102.528		
6.875	101.994	101.964	101.963	6.875	101.994	101.964	101.963	7.375	102.425	102.335	102.302		
7.000	102.391	102.361	102.359	7.000	102.391	102.361	102.359	7.500	102.719	102.628	102.597		
7.125	102.691	102.661	102.659	7.125	102.691	102.661	102.659	7.625	102.986	102.885	102.870		
7.250	102.589	102.560	102.528	7.250	102.589	102.560	102.528	7.750					
7.375	102.897	102.867	102.862	7.375	102.897	102.867	102.862	7.875					
7.500	103.245	103.215	103.211	7.500	103.245	103.215	103.211	8.000					

Conventional 15 Yr Fixed													
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed					
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	
3.990	95.352	95.352	95.351	3.990									
4.000	95.396	95.396	95.395	4.000	94.504	94.489	94.472						
4.125	95.722	95.722	95.721	4.125	94.970	94.955	94.938						
4.250	96.876	96.842	96.868	4.250	96.618	96.584	96.610						
4.375	97.355	97.321	97.347	4.375	97.390	97.390	97.340						
4.500	97.684	97.650	97.676	4.500	97.651	97.651	97.601						
4.625	98.014	97.984	97.984	4.625	98.014	97.984	97.984						
4.750	98.555	98.525	98.525	4.750	98.305	98.275	98.275						
4.875	99.001	98.971	98.971	4.875	98.751	98.721	98.721						
5.000	99.336	99.306	99.306	5.000	99.086	99.056	99.056						
5.125	99.251	99.215	99.215	5.125	99.239	99.209	99.212						
5.250	99.729	99.699	99.702	5.250	99.479	99.449	99.452						
5.375	100.143	100.113	100.116	5.375	99.893	99.863	99.866						
5.500	100.445	100.415	100.417	5.500	100.195	100.165	100.167						
5.625	100.213	100.183	100.180	5.625	100.213	100.183	100.180						
5.750	100.687	100.657	100.654	5.750	100.437	100.407	100.404						
5.875	101.094	101.064	101.062	5.875	100.844	100.814	100.812						
6.000	101.389	101.359	101.356	6.000	101.139	101.109	101.106						
6.125	101.108	101.078	101.073	6.125	101.108	101.078	101.073						
6.250	101.576	101.546	101.541	6.250	101.326	101.296	101.291						

Conventional 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	Rate	
5.750	99.101	99.078	99.084	5.625	98.611	98.589	98.594	4.125	95.511	95.520	95.557		
5.875	99.582	99.559	99.565	5.750	99.134	99.111	99.117	4.250	95.989	95.998	96.036		
6.000	99.994	99.971	99.977	5.875	99.613	99.591	99.596	4.375	96.424	96.433	96.470		
6.125	100.327	100.304	100.310	6.000	100.008	99.986	99.991	4.500	96.806	96.815	96.852		
6.250	100.319	100.304	100.289	6.125	100.270	100.247	100.253	4.625	96.352	96.322	96.322		
6.375	100.650	100.620	100.618	6.250	100.405	100.390	100.375	4.750	97.196	97.080	97.071		
6.500	101.026	100.996	100.994	6.375	100.668	100.653	100.638	4.875	97.655	97.544	97.535		
6.625	101.318	101.288	101.286	6.500	101.012	100.982	100.980	5.000	98.177	98.071	98.062		
6.750	101.313	101.283	101.281	6.625	101.252	101.222	101.221	5.125	98.644	98.545	98.537		
6.875	101.713	101.683	101.682	6.750	101.060	101.030	101.029	5.250	99.011	98.917	98.909		
7.000	102.076	102.046	102.045	6.875	101.468	101.438	101.437	5.375	99.265	99.176	99.168		
7.125	102.338	102.308	102.307	7.000	101.801	101.771	101.769	5.500	99.529	99.445	99.437		
7.250	101.951	101.940	101.920	7.125	101.314	101.302	101.290	5.625	99.394	99.221	99.213		
7.375	102.337	102.326	102.309	7.250	100.876	100.865	100.841	5.750	99.862	99.878	99.868		
7.500	102.543	102.532	102.518	7.375	100.111	100.005	99.860	5.875	100.191	100.213	100.202		
7.625	101.691	101.586	101.531	7.500	100.326	100.217	100.074	6.000	99.799	99.769	99.766		

Conventional Fixed Adjustments

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

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

Additional Purchase 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	-		



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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Monday, April 17, 2023
Effective Time:
2:29:38 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	96.449	96.359	96.274	5.125	97.014	97.175	97.090	5.875	98.634	98.545	98.459	
4.750	96.880	96.791	96.706	5.250	97.625	97.536	97.451	6.000	98.905	98.816	98.731	
4.875	97.169	97.080	96.995	5.375	97.969	97.880	97.795	6.125	99.174	99.085	98.999	
5.000	97.458	97.369	97.284	5.500	98.313	98.223	98.138	6.250	99.222	99.132	99.046	
5.125	97.782	97.719	97.656	5.625	98.654	98.565	98.480	6.375	99.448	99.385	99.322	
5.250	98.250	98.187	98.124	5.750	98.921	98.832	98.749	6.500	99.650	99.587	99.524	
5.375	98.580	98.517	98.454	5.875	99.273	99.210	99.147	6.625	100.107	100.044	99.981	
5.500	98.916	98.853	98.790	6.000	99.501	99.438	99.375	6.750	100.000	99.937	99.875	
5.625	99.105	99.042	98.979	6.125	99.899	99.836	99.773	6.875	100.463	100.400	100.337	
5.750	99.440	99.377	99.314	6.250	99.994	99.731	99.668	7.000	100.926	100.863	100.801	
5.875	99.530	99.467	99.404	6.375	99.862	99.799	99.736	7.125	101.012	100.949	100.886	
6.000	99.874	99.811	99.748	6.500	100.102	99.789	99.726					
6.125	100.035	99.972	99.909	6.625	100.095	100.032	99.969					
6.250	99.990	99.927	99.864	6.750	100.169	100.106	100.043					
6.375	100.195	100.132	100.069	6.875	100.413	100.350	100.287					
6.500	100.256	100.193	100.130	7.000								
6.625												
6.750												
6.875												

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.750	96.165	96.102	96.039	4.875	95.570	95.507	95.444	5.750	97.989	97.926	97.863	
4.875	96.493	96.430	96.367	5.000	95.994	95.931	95.868	5.875	98.055	97.992	97.929	
5.000	96.819	96.756	96.693	5.125	96.408	96.345	96.282	6.000	98.312	98.249	98.186	
5.125	97.428	97.365	97.302	5.250	96.798	96.735	96.672	6.125	98.573	98.510	98.447	
5.250	97.895	97.832	97.769	5.375	97.187	97.124	97.061	6.250	98.833	98.770	98.707	
5.375	98.225	98.162	98.099	5.500	97.740	97.677	97.614	6.375	99.093	99.030	98.967	
5.500	98.561	98.498	98.435	5.625	98.127	98.064	98.001	6.500	99.545	99.482	99.419	
5.625	98.751	98.688	98.625	5.750	98.520	98.457	98.394	6.625	100.002	99.939	99.876	
5.750	99.085	99.022	98.959	5.875	98.918	98.855	98.792	6.750	99.896	99.833	99.770	
5.875	99.425	99.362	99.299	6.000	99.146	99.083	99.020	6.875	100.358	100.295	100.232	
6.000	99.769	99.706	99.643	6.125	99.544	99.481	99.418	7.000	100.821	100.758	100.695	
6.125	99.681	99.618	99.555	6.250	99.439	99.376	99.313	7.125	100.907	100.844	100.781	
6.250	99.886	99.823	99.760	6.375	99.507	99.444	99.381					
6.375	100.090	100.027	99.964	6.500	99.748	99.685	99.622					
6.500	100.151	100.088	100.025									
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



Monday, April 17, 2023
Effective Time:
2:29:38 PM

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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

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	100.333	100.561	100.566	6.000	100.333	100.561	100.566	4.250	95.970	95.970	95.969	
6.125	100.893	100.870	100.876	6.125	100.893	100.870	100.876	4.375	96.313	96.313	96.312	
6.250	100.721	100.691	100.689	6.250	100.721	100.691	100.689	4.500	96.668	96.668	96.667	
6.375	101.187	101.157	101.155	6.375	101.187	101.157	101.155	4.625	97.096	97.096	97.095	
6.500	101.597	101.567	101.566	6.500	101.597	101.567	101.566	4.750	97.745	97.745	97.744	
6.625	101.889	101.859	101.858	6.625	101.889	101.859	101.858	4.875	98.048	98.048	98.047	
6.750	101.773	101.743	101.741	6.750	101.773	101.743	101.741	5.000	98.440	98.440	98.439	
6.875	102.214	102.184	102.183	6.875	102.214	102.184	102.183	5.125	98.582	98.582	98.581	
7.000	102.611	102.581	102.579	7.000	102.611	102.581	102.579	5.250	99.000	99.000	98.999	
7.125	102.661	102.631	102.629	7.125	102.661	102.631	102.629	5.375	99.083	99.083	99.082	
7.250	102.686	102.656	102.651	7.250	102.686	102.656	102.651	5.500	99.486	99.236	99.235	
7.375	102.867	102.837	102.832	7.375	102.867	102.837	102.832	5.625	99.392	99.360	99.330	
7.500	103.215	103.185	103.181	7.500	103.215	103.185	103.181	5.750	99.502	99.471	99.439	
7.625				7.625				5.875	99.827	99.546	99.514	

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	95.692	95.679	95.665									
4.375	95.985	95.972	95.958									
4.500	96.324	96.269	96.255									
4.625	96.832	96.817	96.801									
4.750	97.153	97.137	97.122									
4.875	97.310	97.237	97.221									
5.000	97.749	97.648	97.637									
5.125	97.934	97.918	97.903									
5.250	98.205	98.190	98.174									
5.375	98.490	98.420	98.404									
5.500	98.785	98.703	98.692									
5.625	98.918	98.842	98.811									
5.750	99.450	99.068	99.036									
5.875	99.735	99.327	99.312									

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	-0.250	-0.625	-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



Monday, April 17, 2023
Effective Time:
2:29:38 PM

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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

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	99.687	99.687	99.436	5.875	99.437	99.437	99.436	4.125	95.722	95.722	95.721	
6.000	100.073	100.073	100.072	6.000	99.823	99.823	99.822	4.250	95.970	95.970	95.969	
6.125	100.396	100.389	100.382	6.125	100.146	100.139	100.132	4.375	96.313	96.313	96.312	
6.250	100.598	100.590	100.583	6.250	100.348	100.340	100.333	4.500	96.668	96.668	96.667	
6.375	100.927	100.920	100.663	6.375	100.677	100.670	100.663	4.625	97.096	97.096	97.095	
6.500	101.280	101.273	101.016	6.500	101.030	101.023	101.016	4.750	97.745	97.745	97.744	
6.625	101.473	101.466	101.459	6.625	101.223	101.216	101.209	4.875	98.048	98.048	98.047	
6.750	101.648	101.634	101.618	6.750	101.398	101.384	101.368	5.000	98.440	98.440	98.439	
6.875	101.905	101.891	101.875	6.875	101.655	101.641	101.625	5.125	98.582	98.582	98.581	
7.000	102.217	102.203	101.937	7.000	101.967	101.953	101.937	5.250	99.000	99.000	98.999	
7.125	102.084	102.070	102.054	7.125	102.084	102.070	102.054	5.375	99.083	99.083	99.082	
7.250	102.339	102.310	102.278	7.250	102.339	102.310	102.278	5.500	99.486	99.236	99.235	
7.375	101.133	101.119	101.100	7.375	100.930	100.916	100.898	5.625	99.392	99.360	99.330	
7.500	101.506	101.492	101.477	7.500	101.257	101.243	101.228	5.750	99.502	99.471	99.439	
7.625				7.625				5.875	99.827	99.546	99.514	

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	95.306	95.293	95.279									
4.250	95.692	95.679	95.665									
4.375	95.985	95.972	95.958									
4.500	96.324	96.269	96.255									
4.625	96.832	96.817	96.801									
4.750	97.153	97.137	97.122									
4.875	97.310	97.237	97.221									
5.000	97.749	97.648	97.637									
5.125	97.934	97.918	97.903									
5.250	98.205	98.190	98.174									
5.375	98.490	98.420	98.404									
5.500	98.785	98.703	98.692									
5.625	98.918	98.842	98.811									
5.750	99.450	99.068	99.036									

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



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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Monday, April 17, 2023
Effective Time:
2:29:38 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	96.704	96.689	96.731	2.125				2.125				
5.250	97.280	97.261	97.289	2.250				2.250				
5.375	97.701	97.676	97.712	2.375				2.375				
5.500	98.156	98.129	98.168	2.500				2.500				
5.625	98.664	98.637	98.676	2.625				2.625				
5.750	98.935	98.896	98.911	2.750				2.750				
5.875	99.273	99.229	99.252	2.875				2.875				
6.000	99.688	99.642	99.668	3.000				3.000				
6.125	100.126	100.080	100.106	3.125				3.125				
6.250	100.208	100.149	100.152	3.250				3.250				
6.375	100.549	100.486	100.496	3.375				3.375				
6.500	100.880	100.814	100.829	3.500				3.500				
6.625	101.274	101.209	101.223	3.625				3.625				
6.750	101.352	101.274	101.265	3.750				3.750				
6.875	101.575	101.492	101.490	3.875				3.875				
7.000	101.876	101.791	101.793	4.000				4.000				
7.125	102.176	102.091	102.093	4.125				4.125				
7.250	102.216	102.119	102.096	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	Buydown options and pricing available through PML
Lock Extension per Day	-0.030



Monday, April 17, 2023
Effective Time:
2:29:38 PM

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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750	96.707	96.687	96.700	4.750	96.707	96.687	96.700	4.750	96.707	96.687	96.700	
4.875	97.350	97.339	97.337	4.875	97.350	97.339	97.337	4.875	97.350	97.339	97.337	
5.000	98.383	98.400	98.416	5.000	98.383	98.400	98.416	5.000	98.383	98.400	98.416	
5.125	98.690	98.695	98.712	5.125	98.690	98.695	98.712	5.125	98.690	98.695	98.712	
5.250	99.460	99.451	99.443	5.250	99.460	99.451	99.443	5.250	99.460	99.451	99.443	
5.375	99.570	99.562	99.553	5.375	99.570	99.562	99.553	5.375	99.570	99.562	99.553	
5.500	100.020	100.011	100.003	5.500	100.020	100.011	100.003	5.500	100.020	100.011	100.003	
5.625	100.314	100.305	100.297	5.625	100.314	100.305	100.297	5.625	100.314	100.305	100.297	
5.750	100.765	100.551	100.536	5.750	100.765	100.551	100.536	5.750	100.765	100.551	100.536	
5.875	100.538	100.570	100.352	5.875	100.538	100.570	100.352	5.875	100.538	100.570	100.352	
6.000	100.954	100.736	100.574	6.000	100.954	100.736	100.574	6.000	100.954	100.736	100.574	
6.125	101.230	101.066	101.037	6.125	101.230	101.066	101.037	6.125	101.230	101.066	101.037	
6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	
6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	
6.500	101.874	101.582	101.540	6.500	101.874	101.582	101.540	6.500	101.874	101.582	101.540	
6.625	102.134	102.092	102.050	6.625	102.134	102.092	102.050	6.625	102.134	102.092	102.050	
6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	
6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	
7.000	102.496	102.120	102.244	7.000	102.496	102.120	102.244	7.000	102.496	102.120	102.244	
7.125	102.370	102.188	102.131	7.125	102.370	102.188	102.131	7.125	102.370	102.188	102.131	
7.250	102.450	102.267	102.210	7.250	102.450	102.267	102.210	7.250	102.450	102.267	102.210	
7.375				7.375				7.375				
7.500				7.500				7.500				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750	88.854	88.870	88.928	2.750	88.854	88.870	88.928	4.500				
2.875	89.352	89.368	89.426	2.875	89.352	89.368	89.426	4.625				
3.000	89.850	89.866	89.924	3.000	89.850	89.866	89.924	4.750	96.013	95.983	95.982	
3.125	90.347	90.363	90.422	3.125	90.347	90.363	90.422	4.875	96.748	96.718	96.717	
3.250	91.834	91.838	91.882	3.250	91.834	91.838	91.882	5.000	97.369	97.339	97.338	
3.375	92.331	92.335	92.379	3.375	92.331	92.335	92.379	5.125	97.888	97.858	97.856	
3.500	93.305	93.307	93.333	3.500	93.305	93.307	93.333	5.250	97.973	97.965	97.957	
3.625	93.794	93.795	93.822	3.625	93.794	93.795	93.822	5.375	98.557	98.452	98.187	
3.750	94.282	94.283	94.310	3.750	94.282	94.283	94.310	5.500	99.091	98.986	98.971	
3.875	94.823	94.865	94.907	3.875	94.823	94.865	94.907	5.625	99.347	99.492	99.227	
4.000	95.224	95.266	95.307	4.000	95.224	95.266	95.307	5.750	99.820	99.602	99.385	
4.125	95.653	95.662	95.699	4.125	95.653	95.662	95.699	5.875	100.073	99.855	99.750	
4.250	96.393	96.393	96.393	4.250	96.393	96.393	96.393	6.000	100.352	100.255	99.975	
4.375	96.709	96.709	96.709	4.375	96.709	96.709	96.709	6.125	100.566	100.468	100.439	
4.500	97.227	97.227	97.227	4.500	97.227	97.227	97.227	6.250	100.567	100.349	100.131	
4.625	97.590	97.590	97.590	4.625	97.590	97.590	97.590	6.375	100.610	100.485	100.442	
4.750	97.702	97.672	97.672	4.750	97.702	97.672	97.672	6.500	100.741	100.867	100.824	
4.875	97.811	97.815	97.818	4.875	97.811	97.815	97.818	6.625	101.098	100.974	100.931	
5.000	98.216	98.231	98.234	5.000	98.216	98.231	98.234	6.750	100.845	100.649	100.593	
5.125	98.603	98.619	98.622	5.125	98.603	98.619	98.622	6.875	101.057	100.862	100.805	
5.250	98.676	98.646	98.648	5.250	98.676	98.646	98.648	7.000	101.348	101.153	101.096	
5.375	98.591	98.595	98.584	5.375	98.591	98.595	98.584	7.125	101.691	101.495	101.438	
5.500	98.693	98.696	98.685	5.500	98.693	98.696	98.685	7.250	101.146	100.734	100.663	
5.625	99.015	99.018	99.007	5.625	99.015	99.018	99.007	7.375				
5.750	98.262	98.279	98.295	5.750	98.262	98.279	98.295	7.500				
5.875	98.587	98.603	98.620	5.875	98.587	98.603	98.620	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	100.073	99.855	99.750	5.875	100.073	99.855	99.750	4.500	94.394	94.364	94.364	
6.000	100.352	100.255	99.975	6.000	100.352	100.255	99.975	4.625	94.866	94.836	94.836	
6.125	100.566	100.468	100.439	6.125	100.566	100.468	100.439	4.750	95.333	95.303	95.303	
6.250	100.567	100.349	100.131	6.250	100.567	100.349	100.131	4.875	95.295	95.265	95.267	
6.375	100.610	100.485	100.442	6.375	100.610	100.485	100.442	5.000	95.762	95.732	95.735	
6.500	100.741	100.867	100.824	6.500	100.741	100.867	100.824	5.125	96.225	96.195	96.197	
6.625	101.098	100.974	100.931	6.625	101.098	100.974	100.931	5.250	96.682	96.652	96.654	
6.750	100.845	100.649	100.593	6.750	100.845	100.649	100.593	5.375	95.748	95.748	95.748	
6.875	101.057	100.862	100.805	6.875	101.057	100.862	100.805	5.500	95.892	95.892	95.892	
7.000	101.348	101.153	101.096	7.000	101.348	101.153	101.096	5.625	95.940	95.940	95.940	
7.125	101.691	101.495	101.438	7.125	101.691	101.495	101.438	5.750	96.637	96.654	96.670	
7.250	101.146	100.734	100.663	7.250	101.146	100.734	100.663	5.875	96.962	96.978	96.995	
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	100.538	100.570	100.552	5.875	100.538	100.570	100.552	5.875	100.538	100.570	100.552	
6.000	100.954	100.736	100.574	6.000	100.954	100.736	100.574	6.000	100.954	100.736	100.574	
6.125	101.230	101.066	101.037	6.125	101.230	101.066	101.037	6.125	101.230	101.066	101.037	
6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	
6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	
6.500	101.874	101.582	101.540	6.500	101.874	101.582	101.540	6.500	101.874	101.582	101.540	
6.625	102.134	102.092	102.050	6.625	102.134	102.092	102.050	6.625	102.134	102.092	102.050	
6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	
6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	
7.000	102.496	102.120	102.244	7.000	102.496	102.120	102.244	7.000	102.496	102.120	102.244	
7.125	102.370	102.188	102.131	7.125	102.370	102.188	102.131	7.125	102.370	102.188	102.131	
7.250	102.450	102.267	102.210	7.250	102.450	102.267	102.210	7.250	102.450	102.267	102.210	
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	97.227	97.227	97.227	4.500	97.227	97.227	97.227	5.875	100.073	99.855	99.750	
4.625	97.590	97.590	97.590	4.625	97.590	97.590	97.590	6.000	100.352	100.255	99.975	
4.750	97.702	97.672	97.672	4.750	97.702	97.672	97.672	6.125	100.566	100.468	100.439	
4.875	97.811	97.815	97.818	4.875	97.811	97.815	97.818	6.250	100.567	100.349	100.131	
5.000	98.216	98.231	98.234	5.000	98.216	98.231	98.234	6.375	100.610	100.485	100.442	
5.125	98.603	98.619	98.622	5.125	98.603	98.619	98.622					



Monday, April 17, 2023
Effective Time:
2:29:38 PM

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

Lock Cut-off Time
Lock Desk: 8:30 AM – 5:00 PM PST

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	95.824	95.824	95.837	4.500	95.824	95.824	95.837	4.500				
4.625	96.451	96.452	96.465	4.625	96.451	96.452	96.465	4.625				
4.750	97.067	97.067	97.080	4.750	97.067	97.067	97.080	4.750	97.067	97.067	97.080	
4.875	97.449	97.457	97.456	4.875	97.449	97.457	97.456	4.875	97.449	97.457	97.456	
5.000	98.383	98.400	98.416	5.000	98.383	98.400	98.416	5.000	98.383	98.400	98.416	
5.125	98.739	98.748	98.746	5.125	98.739	98.748	98.746	5.125	98.739	98.748	98.746	
5.250	99.460	99.451	99.443	5.250	99.460	99.451	99.443	5.250	99.460	99.451	99.443	
5.375	99.570	99.562	99.553	5.375	99.570	99.562	99.553	5.375	99.570	99.562	99.553	
5.500	100.020	100.011	100.003	5.500	100.020	100.011	100.003	5.500	100.020	100.011	100.003	
5.625	100.314	100.305	100.297	5.625	100.314	100.305	100.297	5.625	100.314	100.305	100.297	
5.750	100.765	100.568	100.553	5.750	100.765	100.568	100.553	5.750	100.765	100.568	100.553	
5.875	100.538	100.570	100.352	5.875	100.538	100.570	100.352	5.875	100.538	100.570	100.352	
6.000	100.954	100.736	100.519	6.000	100.954	100.736	100.519	6.000	100.954	100.736	100.519	
6.125	101.230	101.012	100.862	6.125	101.230	101.012	100.862	6.125	101.230	101.012	100.862	
6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	
6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	
6.500	101.624	101.582	101.540	6.500	101.624	101.582	101.540	6.500	101.624	101.582	101.540	
6.625	101.884	101.842	101.800	6.625	101.884	101.842	101.800	6.625	101.884	101.842	101.800	
6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	
6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	
7.000	102.246	102.120	101.994	7.000	102.246	102.120	101.994	7.000	102.246	102.120	101.994	
7.125	102.168	102.009	101.922	7.125	102.168	102.009	101.922	7.125	102.168	102.009	101.922	
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	89.346	89.362	89.420	2.875	89.346	89.362	89.420	4.625			
3.000	89.854	89.870	89.928	3.000	89.854	89.870	89.928	4.750			
3.125	90.360	90.375	90.434	3.125	90.360	90.375	90.434	4.875			
3.250	91.812	91.816	91.860	3.250	91.812	91.816	91.860	5.000			
3.375	92.315	92.319	92.364	3.375	92.315	92.319	92.364	5.125			
3.500	93.305	93.307	93.333	3.500	93.305	93.307	93.333	5.250	97.973	97.965	97.957
3.625	93.794	93.795	93.822	3.625	93.794	93.795	93.822	5.375	98.569	98.484	98.219
3.750	94.282	94.283	94.310	3.750	94.282	94.283	94.310	5.500	98.863	98.779	98.764
3.875	94.823	94.865	94.907	3.875	94.823	94.865	94.907	5.625	99.484	99.399	99.384
4.000	95.224	95.266	95.307	4.000	95.224	95.266	95.307	5.750	99.820	99.602	99.385
4.125	95.653	95.662	95.699	4.125	95.653	95.662	95.699	5.875	100.073	99.855	99.680
4.250	96.393	96.393	96.393	4.250	96.393	96.393	96.393	6.000	100.200	100.122	100.092
4.375	96.709	96.709	96.709	4.375	96.709	96.709	96.709	6.125	100.558	100.480	100.201
4.500	97.227	97.227	97.227	4.500	97.227	97.227	97.227	6.250	100.567	100.349	100.131
4.625	97.590	97.590	97.590	4.625	97.590	97.590	97.590	6.375	100.399	100.357	100.315
4.750	97.702	97.672	97.672	4.750	97.702	97.672	97.672	6.500	100.681	100.577	100.534
4.875	97.811	97.811	97.811	4.875	97.811	97.811	97.811	6.625	100.990	100.885	100.842
5.000	98.057	98.073	98.075	5.000	98.057	98.073	98.075	6.750	100.769	100.594	100.537
5.125	98.469	98.439	98.441	5.125	98.469	98.439	98.441	6.875	100.838	100.662	100.605
5.250	98.676	98.646	98.648	5.250	98.676	98.646	98.648	7.000	101.131	100.955	100.898
5.375	98.463	98.467	98.456	5.375	98.463	98.467	98.456	7.125	101.400	101.224	101.168
5.500	98.774	98.777	98.766	5.500	98.774	98.777	98.766	7.250			
5.625	98.809	98.813	98.802	5.625	98.809	98.813	98.802	7.375			
5.750	98.262	98.279	98.295	5.750	98.262	98.279	98.295	7.500			
5.875	98.587	98.603	98.620	5.875	98.587	98.603	98.620	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	100.073	99.855	99.680	5.875	100.073	99.855	99.680	4.500	94.394	94.364	94.364
6.000	100.200	100.122	100.092	6.000	100.200	100.122	100.092	4.625	94.866	94.836	94.836
6.125	100.558	100.480	100.201	6.125	100.558	100.480	100.201	4.750	95.333	95.303	95.303
6.250	100.567	100.349	100.131	6.250	100.567	100.349	100.131	4.875	95.295	95.265	95.267
6.375	100.399	100.357	100.315	6.375	100.399	100.357	100.315	5.000	95.762	95.732	95.735
6.500	100.681	100.577	100.534	6.500	100.681	100.577	100.534	5.125	96.225	96.195	96.197
6.625	100.990	100.885	100.842	6.625	100.990	100.885	100.842	5.250	96.682	96.652	96.654
6.750	100.769	100.594	100.537	6.750	100.769	100.594	100.537	5.375	95.748	95.748	95.748
6.875	100.838	100.662	100.605	6.875	100.838	100.662	100.605	5.500	95.892	95.892	95.892
7.000	101.131	100.955	100.898	7.000	101.131	100.955	100.898	5.625	95.940	95.940	95.940
7.125	101.400	101.224	101.168	7.125	101.400	101.224	101.168	5.750	96.637	96.654	96.670
7.250				7.250				5.875	96.962	96.978	96.995
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	100.538	100.570	100.352	5.875	100.538	100.570	100.352	5.875	100.073	99.855	99.680
6.000	100.954	100.736	100.519	6.000	100.954	100.736	100.519	6.000	100.200	100.122	100.092
6.125	101.230	101.012	100.862	6.125	101.230	101.012	100.862	6.125	100.558	100.480	100.201
6.250	101.662	101.444	101.226	6.250	101.662	101.444	101.226	6.250	100.567	100.349	100.131
6.375	101.574	101.532	101.490	6.375	101.574	101.532	101.490	6.375	100.399	100.357	100.315
6.500	101.624	101.582	101.540	6.500	101.624	101.582	101.540	6.500	100.681	100.577	100.534
6.625	101.884	101.842	101.800	6.625	101.884	101.842	101.800	6.625	100.990	100.885	100.842
6.750	102.296	102.171	102.045	6.750	102.296	102.171	102.045	6.750	100.769	100.594	100.537
6.875	102.075	101.950	101.824	6.875	102.075	101.950	101.824	6.875	100.838	100.662	100.605
7.000	102.246	102.120	101.994	7.000	102.246	102.120	101.994	7.000	101.131	100.955	100.898
7.125	102.168	102.009	101.922	7.125	102.168	102.009	101.922	7.125	101.400	101.224	101.168
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	97.227	97.227	97.227	4.500	97.227	97.227	97.227	5.875	100.073	99.855	99.680
4.625	97.590	97.590	97.590	4.625	97.590	97.590	97.590	6.000	100.200	100.122	100.092
4.750	97.702	97.672	97.672	4.750	97.702	97.672	97.672	6.125	100.558	100.480	100.201
4.875	97.811	97.811	97.811	4.875	97.811	97.811	97.811	6.250	100.567	100.349	100.131
5.000	98.057	98.073	98.075	5.000	98.057	98.073	98.075	6.375	100.399	100.357	100.315
5.125	98.469	98.439	98.441	5.125	98.469	98.439	98.441	6.500	100.681	100.577	100.534