



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

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

Wednesday, April 19, 2023
 Effective Time:
 8:25:35 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.625	96.280	96.192	96.107	5.125	96.846	97.007	96.922	5.875	98.449	98.361	98.276	
4.750	96.711	96.623	96.538	5.250	97.450	97.362	97.277	6.000	98.721	98.633	98.548	
4.875	97.000	96.912	96.827	5.375	97.786	97.698	97.613	6.125	98.990	98.901	98.816	
5.000	97.289	97.201	97.116	5.500	98.128	98.040	97.955	6.250	99.031	98.943	98.873	
5.125	97.627	97.564	97.501	5.625	98.470	98.382	98.297	6.375	99.259	99.196	99.133	
5.250	98.094	98.031	97.968	5.750	98.737	98.649	98.575	6.500	99.460	99.397	99.334	
5.375	98.424	98.361	98.298	5.875	99.098	99.035	98.972	6.625	99.916	99.853	99.790	
5.500	98.759	98.696	98.633	6.000	99.326	99.263	99.200	6.750	99.810	99.747	99.685	
5.625	98.948	98.885	98.822	6.125	99.723	99.660	99.597	6.875	100.272	100.209	100.147	
5.750	99.283	99.220	99.157	6.250	99.619	99.556	99.493	7.000	100.734	100.671	100.609	
5.875	99.372	99.309	99.246	6.375	99.688	99.625	99.562	7.125	100.820	100.757	100.695	
6.000	99.716	99.653	99.590	6.500	99.927	99.864	99.801					
6.125	99.878	99.815	99.752	6.625	99.920	99.857	99.794					
6.250	99.832	99.769	99.706	6.750	99.994	99.931	99.868					
6.375	100.037	99.974	99.911	6.875	100.238	100.175	100.112					
6.500	100.098	100.035	99.972	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	96.013	95.950	95.887	4.875	95.402	95.339	95.276	5.750	97.801	97.738	97.675	
4.875	96.340	96.277	96.214	5.000	95.825	95.762	95.699	5.875	97.867	97.804	97.741	
5.000	96.666	96.603	96.540	5.125	96.238	96.175	96.112	6.000	98.124	98.061	97.998	
5.125	97.273	97.210	97.147	5.250	96.628	96.565	96.502	6.125	98.385	98.322	98.259	
5.250	97.740	97.677	97.614	5.375	97.016	96.953	96.890	6.250	98.644	98.581	98.518	
5.375	98.069	98.006	97.943	5.500	97.567	97.504	97.441	6.375	98.904	98.841	98.778	
5.500	98.404	98.341	98.278	5.625	97.954	97.891	97.828	6.500	99.355	99.292	99.229	
5.625	98.594	98.531	98.468	5.750	98.346	98.283	98.220	6.625	99.811	99.748	99.685	
5.750	98.928	98.865	98.802	5.875	98.743	98.680	98.617	6.750	99.706	99.643	99.580	
5.875	99.267	99.204	99.141	6.000	98.971	98.908	98.845	6.875	100.167	100.104	100.041	
6.000	99.611	99.548	99.485	6.125	99.369	99.306	99.243	7.000	100.630	100.567	100.504	
6.125	99.523	99.460	99.397	6.250	99.265	99.202	99.139	7.125	100.715	100.652	100.589	
6.250	99.728	99.665	99.602	6.375	99.333	99.270	99.207					
6.375	99.932	99.869	99.806	6.500	99.573	99.510	99.447					
6.500	99.993	99.930	99.867									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

Escrow Waiver	-0.250
Temporary 2-1 Buydown	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

Wednesday, April 19, 2023
 Effective Time:
 8:25:35 AM

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
6.000	100.251	100.228	100.228	6.000	100.251	100.228	100.228	4.250	95.706	95.706	95.703	
6.125	100.543	100.520	100.520	6.125	100.543	100.520	100.520	4.375	96.304	96.054	96.051	
6.250	100.542	100.512	100.504	6.250	100.542	100.512	100.504	4.500	96.689	96.439	96.437	
6.375	101.016	100.986	100.978	6.375	101.016	100.986	100.978	4.625	96.876	96.876	96.873	
6.500	101.423	101.393	101.386	6.500	101.423	101.393	101.386	4.750	97.532	97.532	97.529	
6.625	101.678	101.648	101.640	6.625	101.678	101.648	101.640	4.875	97.842	97.842	97.839	
6.750	101.598	101.554	101.531	6.750	101.598	101.554	101.531	5.000	98.107	98.107	98.105	
6.875	102.049	102.004	101.982	6.875	102.049	102.004	101.982	5.125	98.241	98.241	98.238	
7.000	102.440	102.396	102.373	7.000	102.440	102.396	102.373	5.250	98.669	98.669	98.667	
7.125	102.703	102.658	102.636	7.125	102.703	102.658	102.636	5.375	98.766	98.766	98.763	
7.250	102.675	102.616	102.574	7.250	102.675	102.616	102.574	5.500	99.175	99.175	99.172	
7.375	102.870	102.811	102.769	7.375	102.870	102.811	102.769	5.625	99.102	99.079	99.054	
7.500	103.268	103.209	103.167	7.500	103.268	103.209	103.167	5.750	99.472	99.199	99.172	
7.625				7.625				5.875	99.560	99.536	99.509	

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	95.517	95.503	95.488									
4.375	95.817	95.803	95.788									
4.500	96.130	96.113	96.099									
4.625	96.709	96.694	96.678									
4.750	97.038	97.022	97.007									
4.875	97.164	97.152	97.137									
5.000	97.487	97.475	97.463									
5.125	97.692	97.680	97.668									
5.250	97.985	97.973	97.961									
5.375	98.255	98.243	98.231									
5.500	98.543	98.531	98.519									
5.625	98.749	98.661	98.634									
5.750	99.281	98.955	98.943									
5.875	99.566	99.246	99.231									

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

Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Wednesday, April 19, 2023

Effective Time:

8:25:35 AM

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.560	99.310	99.304	5.875	99.310	99.310	99.304	4.125	95.452	95.452	95.450	
6.000	99.961	99.961	99.706	6.000	99.711	99.711	99.706	4.250	95.706	95.706	95.703	
6.125	100.301	100.301	100.046	6.125	100.051	100.051	100.046	4.375	96.304	96.054	96.051	
6.250	100.414	100.407	100.397	6.250	100.164	100.157	100.147	4.500	96.689	96.439	96.437	
6.375	100.808	100.551	100.541	6.375	100.558	100.551	100.541	4.625	96.876	96.876	96.873	
6.500	101.175	101.168	100.908	6.500	100.925	100.918	100.908	4.750	97.532	97.532	97.529	
6.625	101.395	101.388	101.378	6.625	101.145	101.138	101.128	4.875	97.842	97.842	97.839	
6.750	101.496	101.482	101.464	6.750	101.246	101.232	101.214	5.000	98.107	98.107	98.105	
6.875	101.795	101.781	101.764	6.875	101.545	101.531	101.514	5.125	98.241	98.241	98.238	
7.000	102.125	102.111	101.844	7.000	101.875	101.861	101.844	5.250	98.669	98.669	98.667	
7.125	101.970	101.956	101.938	7.125	101.970	101.956	101.938	5.375	98.766	98.766	98.763	
7.250	102.229	102.207	102.180	7.250	102.229	102.207	102.180	5.500	99.175	99.175	99.172	
7.375	101.029	101.013	100.994	7.375	100.847	100.831	100.812	5.625	99.102	99.079	99.054	
7.500	101.415	101.399	101.383	7.500	101.180	101.164	101.148	5.750	99.472	99.199	99.172	
7.625				7.625				5.875	99.560	99.536	99.509	

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	95.122	95.105	95.090									
4.250	95.517	95.503	95.488									
4.375	95.817	95.803	95.788									
4.500	96.130	96.113	96.099									
4.625	96.709	96.694	96.678									
4.750	97.038	97.022	97.007									
4.875	97.164	97.152	97.137									
5.000	97.487	97.475	97.463									
5.125	97.692	97.680	97.668									
5.250	97.985	97.973	97.961									
5.375	98.255	98.243	98.231									
5.500	98.543	98.531	98.519									
5.625	98.749	98.661	98.634									
5.750	99.281	98.955	98.943									

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

Wednesday, April 19, 2023
Effective Time:
8:25:35 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.125	96.472	96.507	96.492	2.125				2.125				
5.250	97.047	97.073	97.050	2.250				2.250				
5.375	97.465	97.509	97.483	2.375				2.375				
5.500	97.925	97.980	97.953	2.500				2.500				
5.625	98.447	98.502	98.474	2.625				2.625				
5.750	98.672	98.679	98.644	2.750				2.750				
5.875	99.005	99.033	98.995	2.875				2.875				
6.000	99.417	99.455	99.415	3.000				3.000				
6.125	99.855	99.890	99.850	3.125				3.125				
6.250	99.959	99.948	99.900	3.250				3.250				
6.375	100.305	100.313	100.262	3.375				3.375				
6.500	100.648	100.667	100.614	3.500				3.500				
6.625	101.076	101.093	101.040	3.625				3.625				
6.750	101.114	101.084	101.023	3.750				3.750				
6.875	101.355	101.342	101.278	3.875				3.875				
7.000	101.686	101.680	101.615	4.000				4.000				
7.125	102.019	102.013	101.948	4.125				4.125				
7.250	102.062	102.010	101.937	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



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

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

Wednesday, April 19, 2023
 Effective Time:
 8:25:35 AM

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750	96.498	96.491	96.507	4.750	96.498	96.491	96.507	4.750	96.498	96.491	96.507	
4.875	97.038	97.024	97.024	4.875	97.038	97.024	97.024	4.875	97.038	97.024	97.024	
5.000	98.300	98.300	98.300	5.000	98.300	98.300	98.300	5.000	98.300	98.300	98.300	
5.125	98.734	98.734	98.734	5.125	98.734	98.734	98.734	5.125	98.734	98.734	98.734	
5.250	99.279	99.254	99.229	5.250	99.279	99.254	99.229	5.250	99.279	99.254	99.229	
5.375	99.186	99.161	99.136	5.375	99.186	99.161	99.136	5.375	99.186	99.161	99.136	
5.500	99.874	99.849	99.823	5.500	99.874	99.849	99.823	5.500	99.874	99.849	99.823	
5.625	100.172	100.147	100.122	5.625	100.172	100.147	100.122	5.625	100.172	100.147	100.122	
5.750	100.770	100.553	100.335	5.750	100.770	100.553	100.335	5.750	100.770	100.553	100.335	
5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350	
6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560	
6.125	101.329	101.111	100.950	6.125	101.329	101.111	100.950	6.125	101.329	101.111	100.950	
6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203	
6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292	
6.500	101.706	101.656	101.606	6.500	101.706	101.656	101.606	6.500	101.706	101.656	101.606	
6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871	
6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802	
6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592	
7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018	
7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003	
7.250	102.520	102.355	102.220	7.250	102.520	102.355	102.220	7.250	102.520	102.355	102.220	
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	88.412	88.442	88.510	2.750	88.412	88.442	88.510	4.500			
2.875	88.909	88.939	89.007	2.875	88.909	88.939	89.007	4.625			
3.000	89.406	89.436	89.504	3.000	89.406	89.436	89.504	4.750	95.695	95.662	95.662
3.125	89.904	89.933	90.001	3.125	89.904	89.933	90.001	4.875	96.436	96.403	96.404
3.250	91.562	91.580	91.633	3.250	91.562	91.580	91.633	5.000	97.067	97.034	97.034
3.375	92.058	92.077	92.129	3.375	92.058	92.077	92.129	5.125	97.593	97.560	97.561
3.500	92.804	92.822	92.875	3.500	92.804	92.822	92.875	5.250	97.793	97.768	97.743
3.625	93.298	93.316	93.368	3.625	93.298	93.316	93.368	5.375	98.278	98.201	98.186
3.750	93.786	93.787	93.811	3.750	93.786	93.787	93.811	5.500	98.820	98.743	98.728
3.875	94.700	94.734	94.767	3.875	94.700	94.734	94.767	5.625	99.087	99.261	98.996
4.000	95.101	95.134	95.168	4.000	95.101	95.134	95.168	5.750	99.575	99.608	99.990
4.125	95.435	95.468	95.502	4.125	95.435	95.468	95.502	5.875	100.070	99.853	99.635
4.250	95.075	95.100	95.125	4.250	95.075	95.100	95.125	6.000	100.259	100.242	100.112
4.375	96.391	96.416	96.441	4.375	96.391	96.416	96.441	6.125	100.748	100.632	100.351
4.500	96.909	96.934	96.959	4.500	96.909	96.934	96.959	6.250	100.543	100.326	100.108
4.625	97.280	97.305	97.330	4.625	97.280	97.305	97.330	6.375	100.456	100.360	100.314
4.750	97.462	97.487	97.512	4.750	97.462	97.487	97.512	6.500	100.604	100.508	100.463
4.875	97.499	97.524	97.549	4.875	97.499	97.524	97.549	6.625	100.965	100.869	100.824
5.000	97.864	97.878	97.884	5.000	97.864	97.878	97.884	6.750	100.644	100.445	100.385
5.125	98.261	98.275	98.282	5.125	98.261	98.275	98.282	6.875	100.874	100.676	100.615
5.250	98.374	98.367	98.383	5.250	98.374	98.367	98.383	7.000	101.183	100.984	100.923
5.375	98.239	98.257	98.248	5.375	98.239	98.257	98.248	7.125	101.541	101.342	101.282
5.500	98.601	98.619	98.611	5.500	98.601	98.619	98.611	7.250	101.084	100.904	100.828
5.625	98.684	98.702	98.693	5.625	98.684	98.702	98.693	7.375			
5.750	98.076	98.076	98.076	5.750	98.076	98.076	98.076	7.500			
5.875	98.407	98.407	98.407	5.875	98.407	98.407	98.407	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	100.070	99.853	99.635	5.875	100.070	99.853	99.635	4.500	94.052	94.045	94.053
6.000	100.259	100.142	100.112	6.000	100.259	100.142	100.112	4.625	94.526	94.520	94.527
6.125	100.748	100.632	100.351	6.125	100.748	100.632	100.351	4.750	94.997	94.991	94.998
6.250	100.543	100.326	100.108	6.250	100.543	100.326	100.108	4.875	94.982	94.976	94.992
6.375	100.456	100.360	100.314	6.375	100.456	100.360	100.314	5.000	95.452	95.446	95.461
6.500	100.604	100.508	100.463	6.500	100.604	100.508	100.463	5.125	95.918	95.912	95.928
6.625	100.965	100.869	100.824	6.625	100.965	100.869	100.824	5.250	96.380	96.374	96.390
6.750	100.644	100.445	100.385	6.750	100.644	100.445	100.385	5.375	95.555	95.555	95.555
6.875	100.874	100.676	100.615	6.875	100.874	100.676	100.615	5.500	95.704	95.704	95.704
7.000	101.183	100.984	100.923	7.000	101.183	100.984	100.923	5.625	95.755	95.755	95.755
7.125	101.541	101.342	101.282	7.125	101.541	101.342	101.282	5.750	96.451	96.451	96.451
7.250	101.084	100.904	100.828	7.250	101.084	100.904	100.828	5.875	96.782	96.782	96.782
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	100.535	100.318	100.350	5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350
6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560
6.125	101.329	101.111	100.950	6.125	101.329	101.111	100.950	6.125	101.329	101.111	100.950
6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203
6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292
6.500	101.706	101.656	101.606	6.500	101.706	101.656	101.606	6.500	101.706	101.656	101.606
6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871
6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802
6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592
7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018
7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003
7.250	102.520	102.355	102.220	7.250	102.520	102.355	102.220	7.250	102.520	102.355	102.220
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	96.909	96.934	96.959	4.500	96.909	96.934	96.959	5.875	100.070	99.853	99.635
4.625	97.280	97.305	97.330	4.625	97.280	97.305	97.330	6.000	100.259	100.142	100.112
4.750	97.462	97.487	97.512	4.750	97.462	97.487	97.512	6.125	100.748	100.632	100.351
4.875	97.499	97.524									



Wednesday, April 19, 2023
 Effective Time:
 8:25:35 AM

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	95.600	95.613	95.629	4.500	95.600	95.613	95.629	4.500			
4.625	96.233	96.247	96.263	4.625	96.233	96.247	96.263	4.625			
4.750	96.860	96.873	96.889	4.750	96.860	96.873	96.889	4.750	96.860	96.873	96.889
4.875	97.139	97.145	97.145	4.875	97.139	97.145	97.145	4.875	97.139	97.145	97.145
5.000	98.300	98.300	98.300	5.000	98.300	98.300	98.300	5.000	98.300	98.300	98.300
5.125	98.734	98.734	98.734	5.125	98.734	98.734	98.734	5.125	98.734	98.734	98.734
5.250	99.279	99.254	99.225	5.250	99.279	99.254	99.225	5.250	99.279	99.254	99.229
5.375	99.436	99.411	99.386	5.375	99.436	99.411	99.386	5.375	99.436	99.411	99.386
5.500	99.874	99.849	99.823	5.500	99.874	99.849	99.823	5.500	99.874	99.849	99.823
5.625	100.172	100.147	100.122	5.625	100.172	100.147	100.122	5.625	100.172	100.147	100.122
5.750	100.770	100.553	100.391	5.750	100.770	100.553	100.391	5.750	100.770	100.553	100.391
5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350
6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560
6.125	101.329	101.111	100.893	6.125	101.329	101.111	100.893	6.125	101.329	101.111	100.893
6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203
6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292
6.500	101.456	101.406	101.356	6.500	101.456	101.406	101.356	6.500	101.456	101.406	101.356
6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871
6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802
6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592
7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018
7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003
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	88.903	88.933	89.001	2.875	88.903	88.933	89.001	4.625			
3.000	89.411	89.441	89.509	3.000	89.411	89.441	89.509	4.750			
3.125	89.917	89.947	90.015	3.125	89.917	89.947	90.015	4.875			
3.250	91.540	91.558	91.611	3.250	91.540	91.558	91.611	5.000			
3.375	92.044	92.062	92.115	3.375	92.044	92.062	92.115	5.125			
3.500	92.793	92.811	92.864	3.500	92.793	92.811	92.864	5.250	97.793	97.768	97.743
3.625	93.286	93.304	93.356	3.625	93.286	93.304	93.356	5.375	98.050	98.244	98.229
3.750	93.786	93.787	93.811	3.750	93.786	93.787	93.811	5.500	98.614	98.808	98.793
3.875	94.700	94.734	94.767	3.875	94.700	94.734	94.767	5.625	99.260	99.204	99.189
4.000	95.101	95.134	95.168	4.000	95.101	95.134	95.168	5.750	99.575	99.608	99.390
4.125	95.435	95.468	95.502	4.125	95.435	95.468	95.502	5.875	100.070	99.853	99.635
4.250	96.075	96.100	96.125	4.250	96.075	96.100	96.125	6.000	100.142	100.045	100.015
4.375	96.391	96.416	96.441	4.375	96.391	96.416	96.441	6.125	100.536	100.439	100.409
4.500	96.909	96.934	96.959	4.500	96.909	96.934	96.959	6.250	100.543	100.326	100.108
4.625	97.280	97.305	97.330	4.625	97.280	97.305	97.330	6.375	100.236	100.167	100.117
4.750	97.462	97.487	97.512	4.750	97.462	97.487	97.512	6.500	100.549	100.473	100.428
4.875	97.499	97.524	97.549	4.875	97.499	97.524	97.549	6.625	100.836	100.760	100.715
5.000	97.714	97.728	97.735	5.000	97.714	97.728	97.735	6.750	100.560	100.427	100.348
5.125	98.162	98.156	98.172	5.125	98.162	98.156	98.172	6.875	100.642	100.463	100.402
5.250	98.374	98.367	98.383	5.250	98.374	98.367	98.383	7.000	100.949	100.770	100.710
5.375	98.114	98.132	98.123	5.375	98.114	98.132	98.123	7.125	101.231	101.053	100.992
5.500	98.434	98.452	98.443	5.500	98.434	98.452	98.443	7.250			
5.625	98.478	98.496	98.487	5.625	98.478	98.496	98.487	7.375			
5.750	98.076	98.076	98.076	5.750	98.076	98.076	98.076	7.500			
5.875	98.407	98.407	98.407	5.875	98.407	98.407	98.407	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	100.070	99.853	99.635	5.875	100.070	99.853	99.635	4.500	94.052	94.045	94.053
6.000	100.142	100.045	100.015	6.000	100.142	100.045	100.015	4.625	94.526	94.520	94.527
6.125	100.536	100.439	100.409	6.125	100.536	100.439	100.409	4.750	94.997	94.991	94.998
6.250	100.543	100.326	100.108	6.250	100.543	100.326	100.108	4.875	94.982	94.976	94.992
6.375	100.236	100.167	100.117	6.375	100.236	100.167	100.117	5.000	95.452	95.446	95.461
6.500	100.549	100.473	100.428	6.500	100.549	100.473	100.428	5.125	95.918	95.912	95.928
6.625	100.836	100.760	100.715	6.625	100.836	100.760	100.715	5.250	96.380	96.374	96.390
6.750	100.560	100.427	100.348	6.750	100.560	100.427	100.348	5.375	95.555	95.555	95.555
6.875	100.642	100.463	100.402	6.875	100.642	100.463	100.402	5.500	95.704	95.704	95.704
7.000	100.949	100.770	100.710	7.000	100.949	100.770	100.710	5.625	95.755	95.755	95.755
7.125	101.231	101.053	100.992	7.125	101.231	101.053	100.992	5.750	96.451	96.451	96.451
7.250				7.250				5.875	96.782	96.782	96.782
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	100.535	100.318	100.350	5.875	100.535	100.318	100.350	5.875	100.535	100.318	100.350
6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560	6.000	100.995	100.777	100.560
6.125	101.329	101.111	100.893	6.125	101.329	101.111	100.893	6.125	101.329	101.111	100.893
6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203	6.250	101.638	101.421	101.203
6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292	6.375	101.392	101.342	101.292
6.500	101.456	101.406	101.356	6.500	101.456	101.406	101.356	6.500	101.456	101.406	101.356
6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871	6.625	101.972	101.921	101.871
6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802	6.750	102.086	101.944	101.802
6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592	6.875	101.876	101.734	101.592
7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018	7.000	102.303	102.161	102.018
7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003	7.125	102.303	102.138	102.003
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	96.909	96.934	96.959	4.500	96.909	96.934	96.959	5.875	100.070	99.853	99.635
4.625	97.280	97.305	97.330	4.625	97.280	97.305	97.330	6.000	100.142	100.045	100.015
4.750	97.462	97.487	97.512	4.750	97.462	97.487	97.512	6.125	100.536	100.439	100.409
4.875	97.499	97.524	97.549	4.875	97.499	97.524	97.549	6.250	100.543	100.326	100.108
5.000	97.714	97.728	97.735	5.000	97.714	97.728	97.735	6.375	100.236	100.167	100.117
5.125	98.162	98.156	98.172	5.125	98.162	98.156	98.172	6.500	100.549	100.473	100.428
5.250	98.374	98.367	98.383	5.250	98.374	98.367	98.383	6.625	100.836	100.760	100.715
5.375											