





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

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

Thursday, April 20, 2023  
Effective Time:  
8:19:14 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	96.703	96.655	96.570	5.125	97.290	97.236	97.151	5.875	98.918	98.856	98.770	
4.750	96.886	96.836	96.751	5.250	97.652	97.597	97.512	6.000	99.191	99.127	99.042	
4.875	97.426	97.375	97.290	5.375	97.997	97.941	97.856	6.125	99.461	99.396	99.311	
5.000	97.723	97.671	97.585	5.500	98.593	98.535	98.449	6.250	99.504	99.437	99.352	
5.125	98.021	97.967	97.882	5.625	98.936	98.876	98.791	6.375	99.548	99.485	99.422	
5.250	98.343	98.280	98.217	5.750	99.204	99.143	99.058	6.500	99.750	99.687	99.625	
5.375	98.673	98.610	98.547	5.875	99.449	99.387	99.302	6.625	100.208	100.145	100.082	
5.500	99.009	98.946	98.883	6.000	99.691	99.627	99.542	6.750	100.101	100.038	99.975	
5.625	99.199	99.136	99.073	6.125	100.005	99.942	99.879	6.875	100.564	100.501	100.439	
5.750	99.534	99.471	99.408	6.250	99.966	99.900	99.815	7.000	101.028	100.965	100.902	
5.875	99.874	99.811	99.748	6.375	99.968	99.905	99.842	7.125	101.113	101.050	100.987	
6.000	99.968	99.905	99.842	6.500	100.208	100.145	100.082					
6.125	100.129	100.066	100.003	6.625	100.200	100.137	100.074					
6.250	100.334	100.271	100.208	6.750	100.274	100.211	100.148					
6.375	100.289	100.226	100.163	6.875	100.518	100.455	100.392					
6.500	100.350	100.287	100.224	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	96.257	96.194	96.131	4.875	95.672	95.609	95.546	5.750	98.088	98.025	97.962	
4.875	96.585	96.522	96.459	5.000	96.097	96.034	95.971	5.875	98.154	98.091	98.028	
5.000	96.911	96.848	96.785	5.125	96.511	96.448	96.385	6.000	98.411	98.348	98.285	
5.125	97.520	97.457	97.394	5.250	96.901	96.838	96.775	6.125	98.673	98.610	98.547	
5.250	97.988	97.925	97.862	5.375	97.291	97.228	97.165	6.250	98.933	98.870	98.807	
5.375	98.319	98.256	98.193	5.500	97.844	97.781	97.718	6.375	99.193	99.130	99.067	
5.500	98.655	98.592	98.529	5.625	98.232	98.169	98.106	6.500	99.646	99.583	99.520	
5.625	98.844	98.781	98.718	5.750	98.625	98.562	98.499	6.625	100.103	100.040	99.977	
5.750	99.179	99.116	99.053	5.875	99.024	98.961	98.898	6.750	99.996	99.933	99.870	
5.875	99.519	99.456	99.393	6.000	99.252	99.189	99.126	6.875	100.459	100.396	100.333	
6.000	99.864	99.801	99.738	6.125	99.651	99.588	99.525	7.000	100.923	100.860	100.797	
6.125	99.775	99.712	99.649	6.250	99.545	99.482	99.419	7.125	101.008	100.945	100.882	
6.250	99.979	99.916	99.853	6.375	99.613	99.550	99.487					
6.375	100.184	100.121	100.058	6.500	99.853	99.790	99.727					
6.500	100.245	100.182	100.119									
6.625												
6.750												
6.875												
7.000												

**Conventional ARM 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	-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	

<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	-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	

<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	-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

<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

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

Thursday, April 20, 2023  
 Effective Time:  
 8:19:14 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	100.607	100.584	100.582	6.000	100.607	100.584	100.582	4.250	96.079	96.079	96.075	
6.125	100.893	100.870	100.868	6.125	100.893	100.870	100.868	4.375	96.429	96.429	96.425	
6.250	100.805	100.775	100.769	6.250	100.805	100.775	100.769	4.500	96.815	96.815	96.811	
6.375	101.285	101.255	101.249	6.375	101.285	101.255	101.249	4.625	97.001	97.001	96.997	
6.500	101.694	101.664	101.657	6.500	101.694	101.664	101.657	4.750	97.655	97.655	97.651	
6.625	101.945	101.915	101.909	6.625	101.945	101.915	101.909	4.875	97.967	97.967	97.963	
6.750	101.810	101.794	101.790	6.750	101.810	101.794	101.790	5.000	98.274	98.274	98.270	
6.875	102.262	102.246	102.242	6.875	102.262	102.246	102.242	5.125	98.429	98.429	98.425	
7.000	102.656	102.640	102.636	7.000	102.656	102.640	102.636	5.250	98.857	98.857	98.853	
7.125	102.667	102.652	102.648	7.125	102.667	102.652	102.648	5.375	99.203	98.953	98.950	
7.250	102.914	102.884	102.865	7.250	102.914	102.884	102.865	5.500	99.367	99.367	99.363	
7.375	103.106	103.076	103.057	7.375	103.106	103.076	103.057	5.625	99.289	99.266	99.240	
7.500	103.509	103.479	103.460	7.500	103.509	103.479	103.460	5.750	99.660	99.387	99.358	
7.625				7.625				5.875	99.749	99.726	99.697	

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	95.727	95.713	95.698									
4.375	96.014	96.000	95.985									
4.500	96.369	96.291	96.276									
4.625	96.833	96.817	96.802									
4.750	97.162	97.146	97.131									
4.875	97.332	97.282	97.270									
5.000	97.755	97.743	97.731									
5.125	97.929	97.917	97.905									
5.250	98.213	98.201	98.189									
5.375	98.502	98.490	98.478									
5.500	98.796	98.784	98.772									
5.625	98.940	98.847	98.819									
5.750	99.471	99.146	99.133									
5.875	99.641	99.346	99.332									

**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

Thursday, April 20, 2023

Effective Time:

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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	99.643	99.643	99.637	5.875	99.643	99.643	99.637	4.125	95.577	95.577	95.574	
6.000	100.292	100.292	100.036	6.000	100.042	100.042	100.036	4.250	96.079	96.079	96.075	
6.125	100.633	100.633	100.377	6.125	100.383	100.383	100.377	4.375	96.429	96.429	96.425	
6.250	100.661	100.654	100.643	6.250	100.411	100.404	100.393	4.500	96.815	96.815	96.811	
6.375	101.056	100.799	100.788	6.375	100.806	100.799	100.788	4.625	97.001	97.001	96.997	
6.500	101.422	101.165	101.155	6.500	101.172	101.165	101.155	4.750	97.655	97.655	97.651	
6.625	101.667	101.660	101.399	6.625	101.417	101.410	101.399	4.875	97.967	97.967	97.963	
6.750	101.678	101.664	101.646	6.750	101.428	101.414	101.396	5.000	98.274	98.274	98.270	
6.875	101.978	101.964	101.946	6.875	101.728	101.714	101.696	5.125	98.429	98.429	98.425	
7.000	102.309	102.295	102.277	7.000	102.059	102.045	102.027	5.250	98.857	98.857	98.853	
7.125	102.150	102.131	102.110	7.125	102.150	102.131	102.110	5.375	99.203	98.953	98.950	
7.250	102.448	102.377	102.306	7.250	102.448	102.377	102.306	5.500	99.367	99.367	99.363	
7.375	101.204	101.127	101.073	7.375	101.035	100.958	100.904	5.625	99.289	99.266	99.240	
7.500	101.580	101.509	101.452	7.500	101.366	101.295	101.238	5.750	99.660	99.387	99.358	
7.625				7.625				5.875	99.749	99.726	99.697	

  

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	95.362	95.346	95.331									
4.250	95.727	95.713	95.698									
4.375	96.014	96.000	95.985									
4.500	96.369	96.291	96.276									
4.625	96.833	96.817	96.802									
4.750	97.162	97.146	97.131									
4.875	97.332	97.282	97.270									
5.000	97.755	97.743	97.731									
5.125	97.929	97.917	97.905									
5.250	98.213	98.201	98.189									
5.375	98.502	98.490	98.478									
5.500	98.796	98.784	98.772									
5.625	98.940	98.847	98.819									
5.750	99.471	99.146	99.133									

**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

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

Thursday, April 20, 2023  
Effective Time:  
8:19:14 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	96.929	96.991	96.980	2.125				2.125				
5.250	97.502	97.529	97.510	2.250				2.250				
5.375	97.919	97.963	97.941	2.375				2.375				
5.500	98.372	98.428	98.404	2.500				2.500				
5.625	98.876	98.932	98.908	2.625				2.625				
5.750	99.032	99.041	99.009	2.750				2.750				
5.875	99.385	99.414	99.379	2.875				2.875				
6.000	99.773	99.812	99.775	3.000				3.000				
6.125	100.202	100.241	100.204	3.125				3.125				
6.250	100.199	100.189	100.145	3.250				3.250				
6.375	100.556	100.567	100.519	3.375				3.375				
6.500	100.887	100.909	100.860	3.500				3.500				
6.625	101.307	101.329	101.280	3.625				3.625				
6.750	101.277	101.248	101.191	3.750				3.750				
6.875	101.517	101.506	101.446	3.875				3.875				
7.000	101.844	101.842	101.780	4.000				4.000				
7.125	102.171	102.166	102.105	4.125				4.125				
7.250	102.366	102.317	102.247	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



Thursday, April 20, 2023  
Effective Time:  
8:19:14 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												
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	97.026	97.020	97.040	4.750	97.026	97.020	97.040	4.750	97.026	97.020	97.040	
4.875	97.520	97.506	97.510	4.875	97.520	97.506	97.510	4.875	97.520	97.506	97.510	
5.000	98.773	98.781	98.790	5.000	98.773	98.781	98.790	5.000	98.773	98.781	98.790	
5.125	99.207	99.215	99.223	5.125	99.207	99.215	99.223	5.125	99.207	99.215	99.223	
5.250	99.604	99.579	99.554	5.250	99.604	99.579	99.554	5.250	99.604	99.579	99.554	
5.375	99.761	99.756	99.711	5.375	99.761	99.756	99.711	5.375	99.761	99.756	99.711	
5.500	100.199	100.174	100.149	5.500	100.199	100.174	100.149	5.500	100.199	100.174	100.149	
5.625	100.507	100.482	100.457	5.625	100.507	100.482	100.457	5.625	100.507	100.482	100.457	
5.750	100.968	100.750	100.670	5.750	100.968	100.750	100.670	5.750	100.968	100.750	100.670	
5.875	100.723	100.755	100.537	5.875	100.723	100.755	100.537	5.875	100.723	100.755	100.537	
6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	
6.125	101.526	101.308	101.207	6.125	101.526	101.308	101.207	6.125	101.526	101.308	101.207	
6.250	101.836	101.618	101.505	6.250	101.836	101.618	101.505	6.250	101.836	101.618	101.505	
6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	
6.500	101.914	101.847	101.780	6.500	101.914	101.847	101.780	6.500	101.914	101.847	101.780	
6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	
6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	
6.875	102.190	102.040	102.139	6.875	102.190	102.040	102.139	6.875	102.190	102.040	102.139	
7.000	102.602	102.451	102.301	7.000	102.602	102.451	102.301	7.000	102.602	102.451	102.301	
7.125	102.546	102.362	102.305	7.125	102.546	102.362	102.305	7.125	102.546	102.362	102.305	
7.250	102.713	102.562	102.441	7.250	102.713	102.562	102.441	7.250	102.713	102.562	102.441	
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	88.743	88.758	88.829	2.750	88.743	88.758	88.829	4.500				
2.875	89.241	89.256	89.326	2.875	89.241	89.256	89.326	4.625				
3.000	89.739	89.754	89.824	3.000	89.739	89.754	89.824	4.750	96.177	96.145	96.149	
3.125	90.236	90.251	90.321	3.125	90.236	90.251	90.321	4.875	96.918	96.886	96.890	
3.250	91.892	91.926	91.981	3.250	91.892	91.926	91.981	5.000	97.547	97.515	97.519	
3.375	92.388	92.423	92.478	3.375	92.388	92.423	92.478	5.125	98.072	98.040	98.044	
3.500	93.133	93.168	93.223	3.500	93.133	93.168	93.223	5.250	98.118	98.093	98.088	
3.625	93.626	93.661	93.716	3.625	93.626	93.661	93.716	5.375	98.403	98.593	98.332	
3.750	94.085	94.086	94.111	3.750	94.085	94.086	94.111	5.500	98.942	99.132	99.121	
3.875	94.999	95.033	95.066	3.875	94.999	95.033	95.066	5.625	99.476	99.416	99.405	
4.000	95.400	95.433	95.467	4.000	95.400	95.433	95.467	5.750	99.773	99.805	99.588	
4.125	95.734	95.767	95.801	4.125	95.734	95.767	95.801	5.875	100.258	100.040	99.924	
4.250	96.304	96.309	96.284	4.250	96.304	96.309	96.284	6.000	100.506	100.436	100.410	
4.375	96.651	96.625	96.600	4.375	96.651	96.625	96.600	6.125	100.951	100.631	100.605	
4.500	97.169	97.144	97.118	4.500	97.169	97.144	97.118	6.250	100.741	100.523	100.305	
4.625	97.539	97.514	97.489	4.625	97.539	97.514	97.489	6.375	100.674	100.594	100.553	
4.750	97.757	97.773	97.790	4.750	97.757	97.773	97.790	6.500	100.793	100.713	100.671	
4.875	97.794	97.810	97.827	4.875	97.794	97.810	97.827	6.625	101.177	101.097	101.055	
5.000	98.137	98.120	98.129	5.000	98.137	98.120	98.129	6.750	101.039	100.841	100.784	
5.125	98.524	98.507	98.516	5.125	98.524	98.507	98.516	6.875	101.212	101.015	100.958	
5.250	98.564	98.549	98.559	5.250	98.564	98.549	98.559	7.000	101.514	101.317	101.260	
5.375	98.465	98.484	98.478	5.375	98.465	98.484	98.478	7.125	101.866	101.669	101.612	
5.500	98.818	98.586	98.580	5.500	98.818	98.586	98.580	7.250	101.054	100.890	100.818	
5.625	98.892	98.910	98.904	5.625	98.892	98.910	98.904	7.375				
5.750	98.358	98.358	98.358	5.750	98.358	98.358	98.358	7.500				
5.875	98.688	98.688	98.688	5.875	98.688	98.688	98.688	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	100.258	100.040	99.924	5.875	100.258	100.040	99.924	4.500	94.417	94.114	94.347	
6.000	100.506	100.436	100.410	6.000	100.506	100.436	100.410	4.625	94.642	94.589	94.572	
6.125	100.951	100.631	100.605	6.125	100.951	100.631	100.605	4.750	95.113	95.060	95.043	
6.250	100.741	100.523	100.305	6.250	100.741	100.523	100.305	4.875	95.171	95.156	95.166	
6.375	100.674	100.594	100.553	6.375	100.674	100.594	100.553	5.000	95.641	95.626	95.636	
6.500	100.793	100.713	100.671	6.500	100.793	100.713	100.671	5.125	96.107	96.093	96.103	
6.625	101.177	101.097	101.055	6.625	101.177	101.097	101.055	5.250	96.570	96.555	96.565	
6.750	101.039	100.841	100.784	6.750	101.039	100.841	100.784	5.375	95.743	95.743	95.743	
6.875	101.212	101.015	100.958	6.875	101.212	101.015	100.958	5.500	95.892	95.892	95.892	
7.000	101.514	101.317	101.260	7.000	101.514	101.317	101.260	5.625	95.942	95.942	95.942	
7.125	101.866	101.669	101.612	7.125	101.866	101.669	101.612	5.750	96.733	96.733	96.733	
7.250	101.054	100.890	100.818	7.250	101.054	100.890	100.818	5.875	97.063	97.063	97.063	
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	100.258	100.040	99.924	5.875	100.258	100.040	99.924	5.875	100.258	100.040	99.924	
6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	
6.125	101.526	101.308	101.207	6.125	101.526	101.308	101.207	6.125	101.526	101.308	101.207	
6.250	101.836	101.618	101.505	6.250	101.836	101.618	101.505	6.250	101.836	101.618	101.505	
6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	
6.500	101.914	101.847	101.780	6.500	101.914	101.847	101.780	6.500	101.914	101.847	101.780	
6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	
6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	
6.875	102.190	102.040	102.139	6.875	102.190	102.040	102.139	6.875	102.190	102.040	102.139	
7.000	102.602	102.451	102.301	7.000	102.602	102.451	102.301	7.000	102.602	102.451	102.301	
7.125	102.546	102.362	102.305	7.125	102.546	102.362	102.305	7.125	102.546	102.362	102.305	
7.250	102.713	102.562	102.441	7.250	102.713	102.562	102.441	7.250	102.713	102.562	102.441	
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	97.169	97.144	97.118	4.500	97.169	97.144	97.118	5.875	100.258	100.040	99.924	
4.625	97.539	97.514	97.489	4.625	97.539	97.514	97.489	6.000	100.506	100.436	100.410	
4.750	97.757	97.773	97.790	4.750	97.757	97.773	97.790	6.125	100.			



Thursday, April 20, 2023  
Effective Time:  
8:19:14 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	96.131	96.146	96.165	4.500	96.131	96.146	96.165	4.500				
4.625	96.765	96.779	96.799	4.625	96.765	96.779	96.799	4.625				
4.750	97.390	97.405	97.424	4.750	97.390	97.405	97.424	4.750	97.390	97.405	97.424	
4.875	97.621	97.628	97.632	4.875	97.621	97.628	97.632	4.875	97.621	97.628	97.632	
5.000	98.773	98.781	98.790	5.000	98.773	98.781	98.790	5.000	98.773	98.781	98.790	
5.125	99.207	99.215	99.223	5.125	99.207	99.215	99.223	5.125	99.207	99.215	99.223	
5.250	99.604	99.599	99.554	5.250	99.604	99.579	99.554	5.250	99.604	99.579	99.554	
5.375	98.761	98.736	98.711	5.375	99.761	98.736	98.711	5.375	98.761	98.736	98.711	
5.500	100.199	100.174	100.149	5.500	100.199	100.174	100.149	5.500	100.199	100.174	100.149	
5.625	100.507	100.482	100.457	5.625	100.507	100.482	100.457	5.625	100.507	100.482	100.457	
5.750	100.968	100.750	100.705	5.750	100.968	100.750	100.705	5.750	100.968	100.750	100.705	
5.875	100.723	100.755	100.537	5.875	100.723	100.755	100.537	5.875	100.723	100.755	100.537	
6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	
6.125	101.526	101.308	101.091	6.125	101.526	101.308	101.091	6.125	101.526	101.308	101.091	
6.250	101.836	101.618	101.400	6.250	101.836	101.618	101.400	6.250	101.836	101.618	101.400	
6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	
6.500	101.664	101.597	101.530	6.500	101.664	101.597	101.530	6.500	101.664	101.597	101.530	
6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	
6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	
6.875	102.190	102.040	101.889	6.875	102.190	102.040	101.889	6.875	102.190	102.040	101.889	
7.000	102.352	102.201	102.301	7.000	102.352	102.201	102.301	7.000	102.352	102.201	102.301	
7.125	102.495	102.344	102.224	7.125	102.495	102.344	102.224	7.125	102.495	102.344	102.224	
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	89.234	89.249	89.319	2.875	89.234	89.249	89.319	4.625				
3.000	89.742	89.756	89.827	3.000	89.742	89.756	89.827	4.750				
3.125	90.246	90.261	90.331	3.125	90.246	90.261	90.331	4.875				
3.250	91.869	91.903	91.958	3.250	91.869	91.903	91.958	5.000				
3.375	92.371	92.406	92.461	3.375	92.371	92.406	92.461	5.125				
3.500	93.118	93.152	93.207	3.500	93.118	93.152	93.207	5.250	98.118	98.093	98.068	
3.625	93.607	93.641	93.696	3.625	93.607	93.641	93.696	5.375	98.420	98.380	98.369	
3.750	94.085	94.086	94.111	3.750	94.085	94.086	94.111	5.500	98.973	98.933	98.922	
3.875	94.999	95.033	95.066	3.875	94.999	95.033	95.066	5.625	99.623	99.583	99.572	
4.000	95.400	95.433	95.467	4.000	95.400	95.433	95.467	5.750	99.773	99.805	99.588	
4.125	95.734	95.767	95.801	4.125	95.734	95.767	95.801	5.875	100.258	100.240	99.853	
4.250	96.334	96.309	96.284	4.250	96.334	96.309	96.284	6.000	100.350	100.300	100.274	
4.375	96.651	96.625	96.600	4.375	96.651	96.625	96.600	6.125	100.717	100.667	100.641	
4.500	96.919	96.894	96.868	4.500	96.919	96.894	96.868	6.250	100.741	100.523	100.305	
4.625	97.289	97.264	97.489	4.625	97.289	97.264	97.489	6.375	100.432	100.373	100.331	
4.750	97.757	97.773	97.790	4.750	97.757	97.773	97.790	6.500	100.741	100.681	100.639	
4.875	97.794	97.810	97.827	4.875	97.794	97.810	97.827	6.625	101.046	100.986	100.945	
5.000	97.981	97.964	97.973	5.000	97.981	97.964	97.973	6.750	100.907	100.736	100.672	
5.125	98.351	98.337	98.346	5.125	98.351	98.337	98.346	6.875	100.981	100.804	100.747	
5.250	98.564	98.549	98.559	5.250	98.564	98.549	98.559	7.000	101.281	101.104	101.047	
5.375	98.340	98.358	98.352	5.375	98.340	98.358	98.352	7.125	101.558	101.380	101.324	
5.500	98.652	98.670	98.664	5.500	98.652	98.670	98.664	7.250				
5.625	98.690	98.708	98.702	5.625	98.690	98.708	98.702	7.375				
5.750	98.358	98.358	98.358	5.750	98.358	98.358	98.358	7.500				
5.875	98.688	98.688	98.688	5.875	98.688	98.688	98.688	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	100.258	100.040	99.853	5.875	100.258	100.040	99.853	4.500	94.167	94.114	94.097	
6.000	100.350	100.300	100.274	6.000	100.350	100.300	100.274	4.625	94.642	94.589	94.572	
6.125	100.717	100.667	100.641	6.125	100.717	100.667	100.641	4.750	95.113	95.060	95.043	
6.250	100.741	100.523	100.305	6.250	100.741	100.523	100.305	4.875	95.171	95.156	95.166	
6.375	100.432	100.373	100.331	6.375	100.432	100.373	100.331	5.000	95.641	95.626	95.636	
6.500	100.741	100.681	100.639	6.500	100.741	100.681	100.639	5.125	96.107	96.093	96.103	
6.625	101.046	100.986	100.945	6.625	101.046	100.986	100.945	5.250	96.570	96.555	96.565	
6.750	100.907	100.736	100.672	6.750	100.907	100.736	100.672	5.375	95.743	95.743	95.743	
6.875	100.981	100.804	100.747	6.875	100.981	100.804	100.747	5.500	95.892	95.892	95.892	
7.000	101.281	101.104	101.047	7.000	101.281	101.104	101.047	5.625	95.942	95.942	95.942	
7.125	101.558	101.380	101.324	7.125	101.558	101.380	101.324	5.750	96.733	96.733	96.733	
7.250				7.250				5.875	97.063	97.063	97.063	
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	100.723	100.755	100.537	5.875	100.723	100.755	100.537	5.875	100.723	100.755	100.537	
6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	6.000	101.202	100.985	100.767	
6.125	101.526	101.308	101.091	6.125	101.526	101.308	101.091	6.125	101.526	101.308	101.091	
6.250	101.836	101.618	101.400	6.250	101.836	101.618	101.400	6.250	101.836	101.618	101.400	
6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	6.375	101.600	101.533	101.466	
6.500	101.664	101.597	101.530	6.500	101.664	101.597	101.530	6.500	101.664	101.597	101.530	
6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	6.625	102.179	102.112	102.045	
6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	6.750	102.435	102.285	102.134	
6.875	102.190	102.040	101.889	6.875	102.190	102.040	101.889	6.875	102.190	102.040	101.889	
7.000	102.352	102.201	102.301	7.000	102.352	102.201	102.301	7.000	102.352	102.201	102.301	
7.125	102.495	102.344	102.224	7.125	102.495	102.344	102.224	7.125	102.495	102.344	102.224	
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	96.919	96.894	96.868	4.500	96.919	96.894	96.868	5.875	100.258	100.040	99.853	
4.625	97.289	97.264	97.489	4.625	97.289	97.264	97.489	6.000	100.350	100.300	100.274	
4.750	97.757	97.773	97.790	4.750	97.757	97.773	97.790	6.125	100.717	100.667	100.641	
4.875	97.794	97.810	97.827	4.875	97.794	97.810	97.827	6.250	100.741	100.523	100.305	
5.000	97.981	9										