



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

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

Friday, April 21, 2023
Effective Time:
8:22:23 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				5.000	96.894	96.943	96.945	
4.625				4.625				5.125	98.058	98.064	98.090	
4.750	95.041	95.041	94.991	4.750	95.041	95.041	94.991	5.250	98.489	98.480	98.495	
4.875	95.911	95.911	95.861	4.875	95.911	95.911	95.861	5.375	99.101	99.092	99.107	
5.000	96.669	96.669	96.709	5.000	96.669	96.669	96.709	5.500	99.367	99.608	99.373	
5.125	97.141	97.202	97.202	5.125	97.141	97.202	97.202	5.625	99.752	99.994	99.759	
5.250	97.705	97.724	97.717	5.250	97.705	97.724	97.717	5.750	100.006	99.983	99.980	
5.375	98.202	98.202	98.160	5.375	98.202	98.202	98.160	5.875	100.497	100.474	100.471	
5.500	99.047	99.038	99.053	5.500	99.047	99.038	99.053	6.000	100.912	100.889	100.885	
5.625	99.486	99.478	99.493	5.625	99.486	99.478	99.493	6.125	101.230	101.207	101.203	
5.750	99.489	99.466	99.463	5.750	99.489	99.466	99.463	6.250	101.127	101.090	101.075	
5.875	100.055	100.033	100.029	5.875	100.055	100.033	100.029	6.375	101.564	101.527	101.512	
6.000	100.511	100.489	100.485	6.000	100.511	100.489	100.485	6.500	101.946	101.909	101.894	
6.125	100.842	100.819	100.816	6.125	100.842	100.819	100.816	6.625	102.257	102.220	102.206	
6.250	100.898	100.891	100.880	6.250	100.898	100.891	100.880	6.750	102.028	101.988	101.945	
6.375	101.292	101.285	101.274	6.375	101.292	101.285	101.274	6.875	102.346	102.295	102.273	
6.500	101.641	101.633	101.622	6.500	101.641	101.633	101.622	7.000	102.715	102.664	102.641	
6.625	101.889	101.878	101.867	6.625	101.889	101.878	101.867	7.125	102.835	102.818	102.773	
6.750	101.755	101.735	101.713	6.750	101.755	101.735	101.713	7.250	102.782	102.704	102.630	
6.875	102.203	102.152	102.129	6.875	102.203	102.152	102.129	7.375	102.494	102.449	102.392	
7.000	102.598	102.546	102.524	7.000	102.598	102.546	102.524	7.500	102.785	102.746	102.688	
7.125	102.859	102.808	102.785	7.125	102.859	102.808	102.785	7.625	103.048	103.006	102.948	
7.250	102.782	102.708	102.663	7.250	102.782	102.708	102.663	7.750				
7.375	103.214	103.149	103.104	7.375	103.214	103.149	103.104	7.875				
7.500	103.594	103.528	103.484	7.500	103.594	103.528	103.484	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 10 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
3.900	95.344	95.344	95.339	3.990								
4.000	95.389	95.389	95.384	4.000	94.592	94.576	94.557					
4.125	95.718	95.718	95.713	4.125	95.061	95.046	95.026					
4.250	96.838	96.875	96.907	4.250	96.591	96.634	96.665					
4.375	97.320	97.359	97.391	4.375	97.396	97.396	97.346					
4.500	97.669	97.715	97.746	4.500	97.664	97.664	97.614					
4.625	98.069	98.062	98.078	4.625	97.819	97.812	97.828					
4.750	98.613	98.606	98.622	4.750	98.363	98.356	98.372					
4.875	99.082	99.076	99.091	4.875	98.832	98.826	98.841					
5.000	99.167	99.410	99.426	5.000	99.167	99.160	99.176					
5.125	99.264	99.250	99.255	5.125	99.264	99.250	99.255					
5.250	99.766	99.751	99.757	5.250	99.516	99.501	99.507					
5.375	100.179	100.164	100.170	5.375	99.939	99.914	99.920					
5.500	100.466	100.452	100.458	5.500	100.216	100.202	100.208					
5.625	100.244	100.214	100.210	5.625	99.994	99.964	99.960					
5.750	100.721	100.691	100.687	5.750	100.471	100.441	100.437					
5.875	101.125	101.095	101.090	5.875	100.875	100.845	100.840					
6.000	101.404	101.374	101.369	6.000	101.154	101.124	101.119					
6.125	101.133	101.103	101.079	6.125	101.133	101.103	101.079					
6.250	101.601	101.571	101.547	6.250	101.351	101.321	101.297					

Conventional 30 Yr Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.750	99.184	99.161	99.158	5.625	98.715	98.692	98.689	4.125	95.519	95.520	95.562	
5.875	99.699	99.676	99.673	5.750	99.249	99.226	99.222	4.250	95.997	95.998	96.040	
6.000	100.113	100.090	100.086	5.875	99.739	99.716	99.712	4.375	96.432	96.433	96.475	
6.125	100.424	100.402	100.398	6.000	100.123	100.100	100.096	4.500	96.815	96.816	96.859	
6.250	100.524	100.507	100.485	6.125	100.367	100.344	100.341	4.625	96.407	96.400	96.416	
6.375	100.879	100.842	100.828	6.250	100.469	100.452	100.436	4.750	97.270	97.168	97.158	
6.500	101.254	101.217	101.202	6.375	100.897	100.860	100.845	4.875	97.731	97.635	97.625	
6.625	101.512	101.475	101.460	6.500	101.235	101.198	101.183	5.000	98.251	98.160	98.150	
6.750	101.681	101.647	101.613	6.625	101.444	101.407	101.392	5.125	98.680	98.670	98.661	
6.875	102.012	101.981	101.943	6.750	101.263	101.212	101.190	5.250	99.054	99.044	99.035	
7.000	102.302	102.272	102.232	6.875	101.678	101.626	101.604	5.375	99.313	99.303	99.294	
7.125	102.332	102.305	102.261	7.000	102.000	101.948	101.926	5.500	99.574	99.564	99.555	
7.250	102.080	102.025	101.981	7.125	101.483	101.462	101.420	5.625	99.409	99.325	99.316	
7.375	102.460	102.406	102.359	7.250	100.887	100.839	100.797	5.750	99.740	99.728	99.717	
7.500	102.686	102.635	102.584	7.375	100.374	100.262	100.087	5.875	100.109	100.097	100.086	
7.625	101.863	101.788	101.726	7.500	100.574	100.469	100.291	6.000	99.808	99.778	99.773	

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	-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					



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

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

Friday, April 21, 2023
Effective Time:
8:22:23 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	96.754	96.696	96.611	5.125	97.495	97.434	97.348	5.875	99.121	99.053	98.968
4.750	97.242	97.184	97.098	5.250	97.857	97.795	97.709	6.000	99.394	99.325	99.239
4.875	97.603	97.293	97.458	5.375	98.202	98.138	98.053	6.125	99.663	99.593	99.508
5.000	97.913	97.852	97.767	5.500	98.797	98.732	98.647	6.250	99.712	99.641	99.556
5.125	98.211	98.149	98.064	5.625	99.140	99.074	98.989	6.375	99.724	99.661	99.599
5.250	98.516	98.453	98.390	5.750	99.408	99.341	99.256	6.500	99.923	99.860	99.798
5.375	98.842	98.779	98.716	5.875	99.653	99.585	99.499	6.625	100.378	100.315	100.252
5.500	99.174	99.111	99.048	6.000	99.894	99.825	99.740	6.750	100.266	100.203	100.141
5.625	99.366	99.303	99.240	6.125	100.175	100.112	100.049	6.875	100.728	100.665	100.602
5.750	99.701	99.638	99.575	6.250	100.169	100.098	100.012	7.000	101.192	101.129	101.067
5.875	100.037	99.974	99.911	6.375	100.132	100.065	100.002	7.125	101.275	101.212	101.150
6.000	100.378	100.065	100.002	6.500	100.365	100.302	100.239				
6.125	100.284	100.221	100.158	6.625	100.355	100.292	100.229				
6.250	100.487	100.424	100.361	6.750	100.428	100.365	100.302				
6.375	100.442	100.379	100.316	6.875	100.671	100.608	100.545				
6.500	100.500	100.437	100.374	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	96.398	96.335	96.272	4.875	95.804	95.741	95.678	5.750	98.271	98.208	98.145
4.875	96.750	96.687	96.624	5.000	96.229	96.166	96.103	5.875	98.338	98.275	98.212
5.000	97.079	97.016	96.953	5.125	96.655	96.592	96.529	6.000	98.591	98.528	98.465
5.125	97.692	97.629	97.566	5.250	97.069	97.006	96.943	6.125	98.848	98.785	98.722
5.250	98.161	98.098	98.035	5.375	97.461	97.398	97.335	6.250	99.110	99.047	98.984
5.375	98.488	98.425	98.362	5.500	98.018	97.955	97.892	6.375	99.369	99.306	99.243
5.500	98.819	98.756	98.693	5.625	98.407	98.344	98.281	6.500	99.619	99.556	99.493
5.625	99.011	98.948	98.885	5.750	98.797	98.734	98.671	6.625	100.273	100.210	100.147
5.750	99.346	99.283	99.220	5.875	99.191	99.128	99.065	6.750	100.162	100.099	100.036
5.875	99.682	99.619	99.556	6.000	99.422	99.359	99.296	6.875	100.623	100.560	100.497
6.000	100.023	99.960	99.897	6.125	99.820	99.757	99.694	7.000	101.087	101.024	100.961
6.125	99.930	99.867	99.804	6.250	99.710	99.647	99.584	7.125	101.170	101.107	101.044
6.250	100.132	100.069	100.006	6.375	99.773	99.710	99.647				
6.375	100.337	100.274	100.211	6.500	100.010	99.947	99.884				
6.500	100.396	100.333	100.270								
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

Friday, April 21, 2023
Effective Time:
8:22:23 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	100.731	100.709	100.705	6.000	100.731	100.709	100.705	4.250	95.969	95.969	95.965	
6.125	101.022	100.999	100.995	6.125	101.022	100.999	100.995	4.375	96.569	96.569	96.565	
6.250	100.946	100.908	100.894	6.250	100.946	100.908	100.894	4.500	96.925	96.925	96.920	
6.375	101.417	101.380	101.365	6.375	101.417	101.380	101.365	4.625	97.109	97.109	97.104	
6.500	101.824	101.787	101.772	6.500	101.824	101.787	101.772	4.750	97.764	97.764	97.759	
6.625	102.081	102.044	102.029	6.625	102.081	102.044	102.029	4.875	98.077	98.077	98.072	
6.750	101.975	101.924	101.902	6.750	101.975	101.924	101.902	5.000	98.399	98.399	98.395	
6.875	102.423	102.372	102.349	6.875	102.423	102.372	102.349	5.125	98.551	98.551	98.547	
7.000	102.813	102.762	102.739	7.000	102.813	102.762	102.739	5.250	98.980	98.980	98.975	
7.125	102.829	102.778	102.755	7.125	102.829	102.778	102.755	5.375	99.072	99.072	99.067	
7.250	102.993	102.928	102.883	7.250	102.993	102.928	102.883	5.500	99.483	99.483	99.479	
7.375	103.184	103.119	103.074	7.375	103.184	103.119	103.074	5.625	99.335	99.331	99.324	
7.500	103.564	103.498	103.454	7.500	103.564	103.498	103.454	5.750	99.698	99.698	99.694	
7.625				7.625				5.875	99.788	99.788	99.785	

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	95.805	95.790	95.775									
4.375	96.099	96.084	96.069									
4.500	96.375	96.370	96.355									
4.625	96.941	96.925	96.910									
4.750	97.268	97.253	97.237									
4.875	97.381	97.358	97.343									
5.000	97.759	97.747	97.734									
5.125	97.999	97.983	97.968									
5.250	98.281	98.265	98.250									
5.375	98.520	98.505	98.490									
5.500	98.804	98.792	98.779									
5.625	98.919	98.903	98.887									
5.750	99.450	99.125	99.113									
5.875	99.734	99.414	99.402									

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



Friday, April 21, 2023
Effective Time:
8:22:23 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

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	99.860	99.860	99.853	5.875	99.610	99.610	99.603	4.125	95.718	95.718	95.713	
6.000	100.258	100.258	100.250	6.000	100.008	100.008	100.000	4.250	95.969	95.969	95.965	
6.125	100.761	100.753	100.492	6.125	100.511	100.503	100.492	4.375	96.569	96.569	96.565	
6.250	100.898	100.891	100.880	6.250	100.648	100.641	100.630	4.500	96.925	96.925	96.920	
6.375	101.042	101.035	101.024	6.375	101.042	101.035	101.024	4.625	97.109	97.109	97.104	
6.500	101.391	101.383	101.372	6.500	101.391	101.383	101.372	4.750	97.764	97.764	97.759	
6.625	101.635	101.628	101.617	6.625	101.635	101.628	101.617	4.875	98.077	98.077	98.072	
6.750	101.749	101.735	101.713	6.750	101.499	101.485	101.463	5.000	98.399	98.399	98.395	
6.875	102.039	102.025	102.003	6.875	101.789	101.775	101.753	5.125	98.551	98.551	98.547	
7.000	102.374	102.359	102.087	7.000	102.124	102.109	102.087	5.250	98.980	98.980	98.975	
7.125	102.234	102.203	102.171	7.125	102.234	102.203	102.171	5.375	99.072	99.072	99.067	
7.250	102.532	102.454	102.380	7.250	102.532	102.454	102.380	5.500	99.483	99.483	99.479	
7.375	100.964	100.892	100.839	7.375	100.780	100.710	100.657	5.625	99.335	99.331	99.324	
7.500	101.355	101.284	101.228	7.500	101.116	101.046	100.990	5.750	99.698	99.424	99.394	
7.625				7.625				5.875	99.788	99.515	99.485	

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	95.420	95.403	95.388									
4.250	95.805	95.790	95.775									
4.375	96.099	96.084	96.069									
4.500	96.375	96.370	96.355									
4.625	96.941	96.925	96.910									
4.750	97.268	97.253	97.237									
4.875	97.381	97.358	97.343									
5.000	97.759	97.747	97.734									
5.125	97.999	97.983	97.968									
5.250	98.281	98.265	98.250									
5.375	98.520	98.505	98.490									
5.500	98.804	98.792	98.779									
5.625	98.919	98.903	98.887									
5.750	99.450	99.125	99.113									

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

Friday, April 21, 2023
Effective Time:
8:22:23 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	96.891	96.952	96.952	2.125				2.125				
5.250	97.455	97.474	97.467	2.250				2.250				
5.375	97.871	97.906	97.896	2.375				2.375				
5.500	98.325	98.371	98.359	2.500				2.500				
5.625	98.830	98.876	98.863	2.625				2.625				
5.750	99.046	99.046	99.026	2.750				2.750				
5.875	99.398	99.418	99.395	2.875				2.875				
6.000	99.785	99.814	99.789	3.000				3.000				
6.125	100.214	100.242	100.218	3.125				3.125				
6.250	100.226	100.208	100.175	3.250				3.250				
6.375	100.583	100.584	100.549	3.375				3.375				
6.500	100.913	100.928	100.891	3.500				3.500				
6.625	101.332	101.346	101.309	3.625				3.625				
6.750	101.394	101.357	101.312	3.750				3.750				
6.875	101.631	101.613	101.565	3.875				3.875				
7.000	101.955	101.948	101.898	4.000				4.000				
7.125	102.278	102.268	102.219	4.125				4.125				
7.250	102.290	102.233	102.176	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



Friday, April 21, 2023
Effective Time:
8:22:23 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	97.031	97.002	97.034	4.750	97.031	97.002	97.034	4.750	97.031	97.002	97.034	
4.875	97.427	97.407	97.423	4.875	97.427	97.407	97.423	4.875	97.427	97.407	97.423	
5.000	98.617	98.596	98.574	5.000	98.617	98.596	98.574	5.000	98.617	98.596	98.574	
5.125	99.051	99.029	99.008	5.125	99.051	99.029	99.008	5.125	99.051	99.029	99.008	
5.250	99.543	99.493	99.443	5.250	99.543	99.493	99.443	5.250	99.543	99.493	99.443	
5.375	99.720	99.670	99.620	5.375	99.720	99.670	99.620	5.375	99.720	99.670	99.620	
5.500	100.117	100.067	100.018	5.500	100.117	100.067	100.018	5.500	100.117	100.067	100.018	
5.625	100.445	100.396	100.346	5.625	100.445	100.396	100.346	5.625	100.445	100.396	100.346	
5.750	101.178	100.994	101.059	5.750	101.178	100.994	101.059	5.750	101.178	100.994	101.059	
5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	
6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	
6.125	101.737	101.552	101.617	6.125	101.737	101.552	101.617	6.125	101.737	101.552	101.617	
6.250	101.996	101.812	101.877	6.250	101.996	101.812	101.877	6.250	101.996	101.812	101.877	
6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	
6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	
6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	
6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	
6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	
7.000	102.569	102.455	102.342	7.000	102.569	102.455	102.342	7.000	102.569	102.455	102.342	
7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	
7.250	102.814	102.621	102.457	7.250	102.814	102.621	102.457	7.250	102.814	102.621	102.457	
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	88.823	88.960	89.042	2.750	88.823	88.960	89.042	4.500				
2.875	89.321	89.459	89.540	2.875	89.321	89.459	89.540	4.625				
3.000	89.820	89.957	90.039	3.000	89.820	89.957	90.039	4.750	96.084	96.045	96.061	
3.125	90.318	90.455	90.537	3.125	90.318	90.455	90.537	4.875	96.825	96.786	96.802	
3.250	91.871	91.986	92.052	3.250	91.871	91.986	92.052	5.000	97.455	97.416	97.432	
3.375	92.368	92.483	92.549	3.375	92.368	92.483	92.549	5.125	97.980	97.941	97.957	
3.500	93.361	93.362	93.399	3.500	93.361	93.362	93.399	5.250	98.056	98.007	97.957	
3.625	93.849	93.850	93.888	3.625	93.849	93.850	93.888	5.375	98.574	98.522	98.273	
3.750	94.087	94.339	94.376	3.750	94.087	94.339	94.376	5.500	98.864	98.812	98.813	
3.875	94.878	94.913	94.949	3.875	94.878	94.913	94.949	5.625	99.398	99.346	99.347	
4.000	95.278	95.314	95.349	4.000	95.278	95.314	95.349	5.750	100.233	100.049	99.864	
4.125	95.669	95.670	95.712	4.125	95.669	95.670	95.712	5.875	100.468	100.284	100.349	
4.250	96.089	96.492	96.484	4.250	96.089	96.492	96.484	6.000	100.808	100.623	100.438	
4.375	96.815	96.808	96.801	4.375	96.815	96.808	96.801	6.125	101.042	100.866	100.851	
4.500	97.083	97.076	97.319	4.500	97.083	97.076	97.319	6.250	100.901	100.717	100.532	
4.625	97.703	97.696	97.689	4.625	97.703	97.696	97.689	6.375	100.648	100.577	100.547	
4.750	97.854	97.875	97.896	4.750	97.854	97.875	97.896	6.500	101.012	100.941	100.911	
4.875	97.891	97.912	97.934	4.875	97.891	97.912	97.934	6.625	101.400	101.329	101.299	
5.000	98.063	98.111	98.132	5.000	98.063	98.111	98.132	6.750	101.018	100.882	100.775	
5.125	98.487	98.497	98.518	5.125	98.487	98.497	98.518	6.875	101.092	100.903	100.858	
5.250	98.697	98.683	98.688	5.250	98.697	98.683	98.688	7.000	101.390	101.201	101.156	
5.375	98.477	98.504	98.509	5.375	98.477	98.504	98.509	7.125	101.739	101.550	101.505	
5.500	98.829	98.855	98.860	5.500	98.829	98.855	98.860	7.250	101.106	100.903	100.843	
5.625	98.901	98.927	98.932	5.625	98.901	98.927	98.932	7.375				
5.750	98.248	98.248	98.248	5.750	98.248	98.248	98.248	7.500				
5.875	98.579	98.579	98.579	5.875	98.579	98.579	98.579	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	100.468	100.284	100.349	5.875	100.468	100.284	100.349	4.500	94.458	94.452	94.467	
6.000	100.808	100.623	100.438	6.000	100.808	100.623	100.438	4.625	94.932	94.925	94.941	
6.125	101.042	100.866	100.851	6.125	101.042	100.866	100.851	4.750	95.402	95.395	95.411	
6.250	100.901	100.717	100.532	6.250	100.901	100.717	100.532	4.875	95.308	95.294	95.299	
6.375	100.648	100.577	100.547	6.375	100.648	100.577	100.547	5.000	95.777	95.763	95.769	
6.500	101.012	100.941	100.911	6.500	101.012	100.941	100.911	5.125	96.243	96.229	96.234	
6.625	101.400	101.329	101.299	6.625	101.400	101.329	101.299	5.250	96.703	96.689	96.695	
6.750	101.018	100.882	100.775	6.750	101.018	100.882	100.775	5.375	95.805	95.833	95.862	
6.875	101.092	100.903	100.858	6.875	101.092	100.903	100.858	5.500	95.954	95.982	96.010	
7.000	101.390	101.201	101.156	7.000	101.390	101.201	101.156	5.625	96.004	96.033	96.061	
7.125	101.739	101.550	101.505	7.125	101.739	101.550	101.505	5.750	96.623	96.623	96.623	
7.250	101.106	100.903	100.843	7.250	101.106	100.903	100.843	5.875	96.954	96.954	96.954	
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	101.183	100.999	100.814	5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	
6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	
6.125	101.737	101.552	101.617	6.125	101.737	101.552	101.617	6.125	101.737	101.552	101.617	
6.250	101.996	101.812	101.877	6.250	101.996	101.812	101.877	6.250	101.996	101.812	101.877	
6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	
6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	
6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	
6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	
6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	
7.000	102.569	102.455	102.342	7.000	102.569	102.455	102.342	7.000	102.569	102.455	102.342	
7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	
7.250	102.814	102.621	102.457	7.250	102.814	102.621	102.457	7.250	102.814	102.621	102.457	
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	97.083	97.076	97.319	4.500	97.083	97.076	97.319	5.875	100.468	100.284	100.349	
4.625	97.703	97.696	97.689	4.625	97.703	97.696	97.689	6.000	100.808	100.623	100.438	
4.750	97.854	97.875	97.896	4.750	97.854	97.875	97.896	6.125	101.042	100.866	100.851	
4.875	97.891	97.912	97.934	4.875	97.891	97.912	97.934	6.250	100.901	100.717	100.532	
5.000	98.063	98.111	98.132	5.000	98.063	98.111	98.132	6.375	100.648	100.577	100.547	
5.125	98.487	98.497	98.518	5.125	98.487	98.497						



Friday, April 21, 2023
Effective Time:
8:22:23 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	96.136	96.128	96.159	4.500	96.136	96.128	96.159	4.500				
4.625	96.771	96.762	96.793	4.625	96.771	96.762	96.793	4.625				
4.750	97.396	97.388	97.419	4.750	97.396	97.388	97.419	4.750	97.396	97.388	97.419	
4.875	97.530	97.529	97.545	4.875	97.530	97.529	97.545	4.875	97.530	97.529	97.545	
5.000	98.617	98.596	98.574	5.000	98.617	98.596	98.574	5.000	98.617	98.596	98.574	
5.125	99.051	99.029	99.008	5.125	99.051	99.029	99.008	5.125	99.051	99.029	99.008	
5.250	99.543	99.493	99.443	5.250	99.543	99.493	99.443	5.250	99.543	99.493	99.443	
5.375	99.720	99.670	99.620	5.375	99.720	99.670	99.620	5.375	99.720	99.670	99.620	
5.500	100.117	100.067	100.018	5.500	100.117	100.067	100.018	5.500	100.117	100.067	100.018	
5.625	100.445	100.396	100.346	5.625	100.445	100.396	100.346	5.625	100.445	100.396	100.346	
5.750	101.178	100.994	101.059	5.750	101.178	100.994	101.059	5.750	101.178	100.994	101.059	
5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	
6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	
6.125	101.737	101.552	101.367	6.125	101.737	101.552	101.367	6.125	101.737	101.552	101.367	
6.250	101.996	101.812	101.627	6.250	101.996	101.812	101.627	6.250	101.996	101.812	101.627	
6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	
6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	
6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	
6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	
6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	
7.000	102.569	102.455	102.092	7.000	102.569	102.455	102.092	7.000	102.569	102.455	102.092	
7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	
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	89.314	89.452	89.533	2.875	89.314	89.452	89.533	4.625				
3.000	89.823	89.960	90.041	3.000	89.823	89.960	90.041	4.750				
3.125	90.328	90.465	90.547	3.125	90.328	90.465	90.547	4.875				
3.250	91.848	91.963	92.029	3.250	91.848	91.963	92.029	5.000				
3.375	92.351	92.466	92.532	3.375	92.351	92.466	92.532	5.125				
3.500	93.361	93.362	93.399	3.500	93.361	93.362	93.399	5.250	98.056	98.007	97.957	
3.625	93.849	93.850	93.888	3.625	93.849	93.850	93.888	5.375	98.340	98.309	98.309	
3.750	94.087	94.339	94.376	3.750	94.087	94.339	94.376	5.500	98.892	98.860	98.861	
3.875	94.878	94.913	94.949	3.875	94.878	94.913	94.949	5.625	99.538	99.506	99.257	
4.000	95.278	95.314	95.349	4.000	95.278	95.314	95.349	5.750	100.233	100.049	99.864	
4.125	95.669	95.670	95.712	4.125	95.669	95.670	95.712	5.875	100.468	100.284	100.099	
4.250	96.499	96.492	96.484	4.250	96.499	96.492	96.484	6.000	100.808	100.623	100.438	
4.375	96.815	96.808	96.801	4.375	96.815	96.808	96.801	6.125	101.042	100.857	100.672	
4.500	97.083	97.076	97.319	4.500	97.083	97.076	97.319	6.250	100.901	100.717	100.532	
4.625	97.703	97.696	97.689	4.625	97.703	97.696	97.689	6.375	100.577	100.542	100.506	
4.750	97.854	97.875	97.896	4.750	97.854	97.875	97.896	6.500	100.702	100.651	100.621	
4.875	97.891	97.912	97.934	4.875	97.891	97.912	97.934	6.625	101.018	100.967	100.937	
5.000	98.021	98.020	98.041	5.000	98.021	98.020	98.041	6.750	101.018	100.882	100.775	
5.125	98.487	98.472	98.478	5.125	98.487	98.472	98.478	6.875	100.861	100.692	100.647	
5.250	98.697	98.683	98.688	5.250	98.697	98.683	98.688	7.000	101.158	100.989	100.944	
5.375	98.351	98.377	98.382	5.375	98.351	98.377	98.382	7.125	101.431	101.262	101.217	
5.500	98.661	98.688	98.693	5.500	98.661	98.688	98.693	7.250				
5.625	98.698	98.724	98.979	5.625	98.698	98.724	98.979	7.375				
5.750	98.248	98.248	98.248	5.750	98.248	98.248	98.248	7.500				
5.875	98.579	98.579	98.579	5.875	98.579	98.579	98.579	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	100.468	100.284	100.099	5.875	100.468	100.284	100.099	4.500	94.458	94.452	94.467	
6.000	100.808	100.623	100.438	6.000	100.808	100.623	100.438	4.625	94.932	94.925	94.941	
6.125	101.042	100.857	100.672	6.125	101.042	100.857	100.672	4.750	95.402	95.395	95.411	
6.250	100.901	100.717	100.532	6.250	100.901	100.717	100.532	4.875	95.308	95.294	95.299	
6.375	100.577	100.542	100.506	6.375	100.577	100.542	100.506	5.000	95.777	95.763	95.769	
6.500	100.702	100.651	100.621	6.500	100.702	100.651	100.621	5.125	96.243	96.229	96.234	
6.625	101.018	100.967	100.937	6.625	101.018	100.967	100.937	5.250	96.703	96.689	96.695	
6.750	101.018	100.882	100.775	6.750	101.018	100.882	100.775	5.375	95.805	95.833	95.862	
6.875	100.861	100.692	100.647	6.875	100.861	100.692	100.647	5.500	95.954	95.982	96.010	
7.000	101.158	100.989	100.944	7.000	101.158	100.989	100.944	5.625	96.004	96.033	96.061	
7.125	101.431	101.262	101.217	7.125	101.431	101.262	101.217	5.750	96.623	96.623	96.623	
7.250				7.250				5.875	96.954	96.954	96.954	
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	101.183	100.999	100.814	5.875	101.183	100.999	100.814	5.875	101.183	100.999	100.814	
6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	6.000	101.413	101.228	101.043	
6.125	101.737	101.552	101.367	6.125	101.737	101.552	101.367	6.125	101.737	101.552	101.367	
6.250	101.996	101.812	101.627	6.250	101.996	101.812	101.627	6.250	101.996	101.812	101.627	
6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	6.375	101.752	101.717	101.681	
6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	6.500	101.817	101.781	101.746	
6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	6.625	102.352	102.067	102.031	
6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	6.750	102.413	102.299	102.185	
6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	6.875	102.168	102.054	101.940	
7.000	102.569	102.455	102.092	7.000	102.569	102.455	102.092	7.000	102.569	102.455	102.092	
7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	7.125	102.598	102.405	102.241	
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	97.083	97.076	97.319	4.500	97.083	97.076	97.319	5.875	100.468	100.284	100.099	
4.625	97.703	97.696	97.689	4.625	97.703	97.696	97.689	6.000	100.808	100.623	100.438	
4.750	97.854	97.875	97.896	4.750	97.854	97.875	97.896	6.125	101.042	100.857	100.672	
4.875	97.891	97.912	97.934	4.875	97.891	97.912	97.934	6.250	100.901	100.717	100.532	
5.000	98.021	98.020	98.041	5.000	98.021	98.020	98.041	6.375	100.577	100.542	100.506	
5.125	98.487	98.472	98.478	5.125	98.487	98.472	98.478	6.500	100.702	100.651	100.621	
5.250	98.697	98.683	98.688	5.250	98.697	98.683	98.688	6.625	101.018	100.967	100.937	
5.375	98.351	98.377	98.382	5.375	98.351							