



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

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

Monday, April 24, 2023
Effective Time:
8:23:27 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	97.102	97.148	97.113	
4.625				4.625				5.125	97.993	98.006	97.999	
4.750	95.003	95.003	94.953	4.750	95.003	95.003	94.953	5.250	98.439	98.459	98.403	
4.875	95.881	95.881	95.831	4.875	95.881	95.881	95.831	5.375	99.026	99.017	99.014	
5.000	96.837	96.869	96.840	5.000	96.837	96.869	96.840	5.500	99.542	99.533	99.530	
5.125	97.305	97.366	97.326	5.125	97.305	97.366	97.326	5.625	99.927	99.919	99.915	
5.250	97.854	97.879	97.824	5.250	97.854	97.879	97.824	5.750	99.975	99.952	99.949	
5.375	98.348	98.348	98.343	5.375	98.348	98.348	98.343	5.875	100.465	100.442	100.439	
5.500	98.972	98.963	98.960	5.500	98.972	98.963	98.960	6.000	100.880	100.857	100.854	
5.625	99.420	99.420	99.410	5.625	99.420	99.420	99.410	6.125	101.198	101.175	101.172	
5.750	99.663	99.663	99.652	5.750	99.663	99.663	99.652	6.250	101.161	101.143	101.120	
5.875	100.117	100.117	100.107	5.875	100.117	100.117	100.107	6.375	101.577	101.505	101.485	
6.000	100.480	100.477	100.467	6.000	100.480	100.477	100.467	6.500	101.959	101.887	101.867	
6.125	100.812	100.812	100.802	6.125	100.812	100.812	100.802	6.625	102.271	102.198	102.179	
6.250	100.863	100.856	100.843	6.250	100.863	100.856	100.843	6.750	102.122	102.084	102.059	
6.375	101.248	101.241	101.228	6.375	101.248	101.241	101.228	6.875	102.374	102.345	102.318	
6.500	101.620	101.583	101.570	6.500	101.620	101.583	101.570	7.000	102.738	102.666	102.636	
6.625	101.902	101.830	101.810	6.625	101.902	101.830	101.810	7.125	102.922	102.900	102.872	
6.750	101.831	101.809	101.781	6.750	101.831	101.809	101.781	7.250	102.829	102.701	102.671	
6.875	102.226	102.154	102.124	6.875	102.226	102.154	102.124	7.375	102.570	102.520	102.475	
7.000	102.621	102.548	102.518	7.000	102.621	102.548	102.518	7.500	102.861	102.814	102.768	
7.125	102.882	102.810	102.780	7.125	102.882	102.810	102.780	7.625	103.123	103.076	103.030	
7.250	102.829	102.712	102.652	7.250	102.829	102.712	102.652	7.750				
7.375	103.254	103.153	103.093	7.375	103.254	103.153	103.093	7.875				
7.500	103.632	103.531	103.471	7.500	103.632	103.531	103.471	8.000				

Conventional Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
3.990	95.533	95.533	95.536	3.990								
4.000	95.578	95.578	95.570	4.000	94.778	94.763	94.740					
4.125	95.903	95.903	95.896	4.125	95.244	95.229	95.206					
4.250	97.041	97.085	97.114	4.250	96.795	96.841	96.869					
4.375	97.522	97.566	97.595	4.375	97.510	97.510	97.460					
4.500	97.871	97.918	97.947	4.500	97.759	97.759	97.709					
4.625	98.112	98.090	98.094	4.625	98.112	98.090	98.094					
4.750	98.656	98.634	98.638	4.750	98.406	98.384	98.388					
4.875	99.121	99.099	99.103	4.875	98.871	98.849	98.853					
5.000	99.455	99.433	99.436	5.000	99.205	99.183	99.186					
5.125	99.377	99.371	99.382	5.125	99.377	99.371	99.382					
5.250	99.877	99.871	99.882	5.250	99.627	99.621	99.632					
5.375	100.290	100.284	100.294	5.375	100.040	100.034	100.044					
5.500	100.579	100.572	100.583	5.500	100.329	100.322	100.333					
5.625	100.303	100.242	100.220	5.625	100.303	100.242	100.220					
5.750	100.780	100.718	100.696	5.750	100.530	100.468	100.446					
5.875	101.183	101.122	101.100	5.875	100.933	100.872	100.850					
6.000	101.463	101.402	101.380	6.000	101.213	101.152	101.130					
6.125	101.261	101.153	101.079	6.125	101.261	101.153	101.079					
6.250	101.730	101.621	101.547	6.250	101.730	101.621	101.547					

Conventional Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.750	99.203	99.209	99.185	5.625	98.435	98.412	98.410	4.125	95.576	95.585	95.618	
5.875	99.669	99.646	99.643	5.750	98.967	98.945	98.942	4.250	96.054	96.063	96.097	
6.000	100.081	100.058	100.055	5.875	99.457	99.434	99.431	4.375	96.489	96.498	96.532	
6.125	100.393	100.370	100.367	6.000	99.841	99.818	99.815	4.500	96.872	96.882	96.915	
6.250	100.467	100.394	100.375	6.125	100.085	100.062	100.060	4.625	96.200	96.178	96.181	
6.375	100.893	100.820	100.801	6.250	100.224	100.151	100.132	4.750	96.678	96.656	96.660	
6.500	101.267	101.195	101.175	6.375	100.660	100.588	100.568	4.875	97.098	97.088	97.099	
6.625	101.526	101.453	101.434	6.500	100.998	100.926	100.906	5.000	97.531	97.525	97.536	
6.750	101.539	101.466	101.436	6.625	101.207	101.135	101.115	5.125	97.966	97.959	97.970	
6.875	101.944	101.872	101.842	6.750	101.287	101.214	101.185	5.250	98.403	98.397	98.408	
7.000	102.307	102.234	102.204	6.875	101.701	101.628	101.598	5.375	98.774	98.768	98.778	
7.125	102.281	102.208	102.179	7.000	102.023	101.950	101.921	5.500	99.038	99.032	99.043	
7.250	101.939	101.797	101.677	7.125	100.386	100.301	100.203	5.625	98.862	98.801	98.778	
7.375	101.512	101.424	101.375	7.250	100.247	100.126	99.983	5.750	99.279	99.218	99.196	
7.500	101.749	101.666	101.615	7.375	100.446	100.332	100.184	5.875	99.637	99.576	99.554	
7.625	101.938	101.860	101.810	7.500	100.650	100.543	100.390	6.000	99.867	99.805	99.783	

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	0.000	-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	

||
||
||



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

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

Monday, April 24, 2023
Effective Time:
8:23:27 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	96.671	96.585	96.500	5.125	97.408	97.323	97.238	5.875	99.028	98.942	98.857	
4.750	97.164	97.079	96.994	5.250	97.769	97.684	97.599	6.000	99.299	99.214	99.129	
4.875	97.532	97.446	97.361	5.375	98.363	98.277	98.192	6.125	99.568	99.482	99.397	
5.000	97.836	97.751	97.666	5.500	98.706	98.621	98.536	6.250	99.609	99.524	99.439	
5.125	98.125	98.040	97.975	5.625	99.048	98.963	98.878	6.375	99.772	99.709	99.647	
5.250	98.570	98.507	98.444	5.750	99.315	99.230	99.145	6.500	99.971	99.908	99.845	
5.375	98.896	98.833	98.770	5.875	99.598	99.535	99.472	6.625	100.425	100.362	100.300	
5.500	99.227	99.164	99.101	6.000	99.828	99.765	99.702	6.750	100.314	100.251	100.189	
5.625	99.419	99.356	99.293	6.125	100.226	100.163	100.100	6.875	100.775	100.712	100.649	
5.750	99.753	99.690	99.627	6.250	100.116	100.053	99.990	7.000	101.239	101.176	101.114	
5.875	99.839	99.776	99.713	6.375	100.180	100.117	100.054	7.125	101.322	101.259	101.197	
6.000	100.180	100.117	100.054	6.500	100.416	100.353	100.290					
6.125	100.336	100.273	100.210	6.625	100.406	100.343	100.280					
6.250	100.289	100.226	100.163	6.750	100.480	100.417	100.354					
6.375	100.493	100.430	100.367	6.875	100.722	100.659	100.596					
6.500	100.552	100.489	100.426	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	96.454	96.391	96.328	4.875	95.859	95.796	95.733	5.750	98.320	98.257	98.194	
4.875	96.805	96.742	96.679	5.000	96.284	96.221	96.158	5.875	98.386	98.323	98.260	
5.000	97.134	97.071	97.008	5.125	96.709	96.646	96.583	6.000	98.639	98.576	98.513	
5.125	97.746	97.683	97.620	5.250	97.123	97.060	96.997	6.125	98.896	98.833	98.770	
5.250	98.215	98.152	98.089	5.375	97.514	97.451	97.388	6.250	99.158	99.095	99.032	
5.375	98.541	98.478	98.415	5.500	98.071	98.008	97.945	6.375	99.417	99.354	99.291	
5.500	98.872	98.809	98.746	5.625	98.460	98.397	98.334	6.500	99.866	99.803	99.740	
5.625	99.064	99.001	98.938	5.750	98.849	98.786	98.723	6.625	100.320	100.257	100.194	
5.750	99.398	99.335	99.272	5.875	99.243	99.180	99.117	6.750	100.209	100.146	100.083	
5.875	99.734	99.671	99.608	6.000	99.473	99.410	99.347	6.875	100.670	100.607	100.544	
6.000	100.075	100.012	99.949	6.125	99.871	99.808	99.745	7.000	101.134	101.071	101.008	
6.125	99.981	99.918	99.855	6.250	99.761	99.698	99.635	7.125	101.217	101.154	101.091	
6.250	100.184	100.121	100.058	6.375	99.825	99.762	99.699					
6.375	100.388	100.325	100.262	6.500	100.061	99.998	99.935					
6.500	100.447	100.384	100.321									
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

Monday, April 24, 2023
Effective Time:
8:23:27 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	100.700	100.677	100.674	6.000	100.700	100.677	100.674	4.250				
6.125	100.990	100.967	100.964	6.125	100.990	100.967	100.964	4.375				
6.250	100.959	100.887	100.867	6.250	100.959	100.887	100.867	4.500				
6.375	101.430	101.358	101.338	6.375	101.430	101.358	101.338	4.625				
6.500	101.837	101.764	101.745	6.500	101.837	101.764	101.745	4.750				
6.625	102.094	102.021	102.002	6.625	102.094	102.021	102.002	4.875				
6.750	101.999	101.926	101.896	6.750	101.999	101.926	101.896	5.000				
6.875	102.446	102.374	102.344	6.875	102.446	102.374	102.344	5.125				
7.000	102.836	102.764	102.734	7.000	102.836	102.764	102.734	5.250				
7.125	102.852	102.780	102.750	7.125	102.852	102.780	102.750	5.375				
7.250	103.033	102.932	102.872	7.250	103.033	102.932	102.872	5.500				
7.375	103.224	103.123	103.063	7.375	103.224	103.123	103.063	5.625				
7.500	103.602	103.501	103.441	7.500	103.602	103.501	103.441	5.750				
7.625				7.625				5.875				

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												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												
5.875												

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

Monday, April 24, 2023

Effective Time:

8:23:27 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	99.867	99.867	99.857	5.875				4.125				
6.000	100.227	100.227	100.217	6.000				4.250				
6.125	100.562	100.562	100.552	6.125				4.375				
6.250	100.863	100.856	100.593	6.250				4.500				
6.375	101.248	100.991	100.978	6.375				4.625				
6.500	101.340	101.333	101.320	6.500				4.750				
6.625	101.575	101.567	101.555	6.625				4.875				
6.750	101.831	101.809	101.531	6.750				5.000				
6.875	102.113	102.092	101.814	6.875				5.125				
7.000	102.440	102.169	102.141	7.000				5.250				
7.125	102.319	102.260	102.219	7.125				5.375				
7.250	102.579	102.451	102.367	7.250				5.500				
7.375				7.375				5.625				
7.500				7.500				5.750				
7.625				7.625				5.875				

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												
4.250												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Monday, April 24, 2023
Effective Time:
8:23:27 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	97.095	97.156	97.116	2.125				2.125			
5.250	97.644	97.669	97.600	2.250				2.250			
5.375	98.059	98.096	98.024	2.375				2.375			
5.500	98.513	98.560	98.486	2.500				2.500			
5.625	99.018	99.063	98.989	2.625				2.625			
5.750	99.188	99.194	99.170	2.750				2.750			
5.875	99.540	99.560	99.533	2.875				2.875			
6.000	99.929	99.954	99.925	3.000				3.000			
6.125	100.361	100.386	100.357	3.125				3.125			
6.250	100.414	100.401	100.375	3.250				3.250			
6.375	100.768	100.767	100.738	3.375				3.375			
6.500	101.096	101.104	101.073	3.500				3.500			
6.625	101.510	101.515	101.485	3.625				3.625			
6.750	101.489	101.457	101.429	3.750				3.750			
6.875	101.721	101.701	101.669	3.875				3.875			
7.000	102.038	102.024	101.991	4.000				4.000			
7.125	102.352	102.335	102.303	4.125				4.125			
7.250	102.359	102.306	102.260	4.250				4.250			

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



Monday, April 24, 2023
Effective Time:
8:23:27 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	97.187	97.221	97.244	4.750	97.187	97.221	97.244	4.750	97.187	97.221	97.244	
4.875	97.564	97.576	97.584	4.875	97.564	97.576	97.584	4.875	97.564	97.576	97.584	
5.000	98.790	98.797	98.804	5.000	98.790	98.797	98.804	5.000	98.790	98.797	98.804	
5.125	99.135	99.143	99.150	5.125	99.135	99.143	99.150	5.125	99.135	99.143	99.150	
5.250	99.814	99.800	99.786	5.250	99.814	99.800	99.786	5.250	99.814	99.800	99.786	
5.375	99.714	99.700	99.686	5.375	99.714	99.700	99.686	5.375	99.714	99.700	99.686	
5.500	100.334	100.320	100.306	5.500	100.334	100.320	100.306	5.500	100.334	100.320	100.306	
5.625	100.678	100.664	100.650	5.625	100.678	100.664	100.650	5.625	100.678	100.664	100.650	
5.750	101.211	101.027	101.092	5.750	101.211	101.027	101.092	5.750	101.211	101.027	101.092	
5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	
6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	
6.125	101.726	101.792	101.607	6.125	101.726	101.792	101.607	6.125	101.726	101.792	101.607	
6.250	102.088	101.903	101.719	6.250	102.088	101.903	101.719	6.250	102.088	101.903	101.719	
6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	
6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	
6.625	102.337	102.294	102.252	6.625	102.337	102.294	102.252	6.625	102.337	102.294	102.252	
6.750	102.654	102.562	102.470	6.750	102.654	102.562	102.470	6.750	102.654	102.562	102.470	
6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	
7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	
7.125	102.577	102.377	102.274	7.125	102.577	102.377	102.274	7.125	102.577	102.377	102.274	
7.250	102.793	102.593	102.438	7.250	102.793	102.593	102.438	7.250	102.793	102.593	102.438	
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	88.979	89.132	89.068	2.750	88.979	89.132	89.068	4.500				
2.875	89.477	89.630	89.566	2.875	89.477	89.630	89.566	4.625				
3.000	89.975	90.129	90.065	3.000	89.975	90.129	90.065	4.750	96.223	96.216	96.224	
3.125	90.473	90.626	90.562	3.125	90.473	90.626	90.562	4.875	96.962	96.955	96.963	
3.250	92.148	92.279	92.230	3.250	92.148	92.279	92.230	5.000	97.590	97.583	97.591	
3.375	92.645	92.776	92.727	3.375	92.645	92.776	92.727	5.125	98.112	98.106	98.114	
3.500	93.398	93.521	93.472	3.500	93.398	93.521	93.472	5.250	98.328	98.314	98.299	
3.625	93.887	94.015	93.966	3.625	93.887	94.015	93.966	5.375	98.721	98.687	98.680	
3.750	94.375	94.376	94.406	3.750	94.375	94.376	94.406	5.500	99.259	99.225	99.218	
3.875	95.182	95.217	95.253	3.875	95.182	95.217	95.253	5.625	99.791	99.757	99.750	
4.000	95.582	95.618	95.653	4.000	95.582	95.618	95.653	5.750	100.266	100.082	99.897	
4.125	95.916	95.951	95.987	4.125	95.916	95.951	95.987	5.875	100.499	100.564	100.380	
4.250	96.690	96.747	96.747	4.250	96.690	96.669	96.647	6.000	100.815	100.631	100.558	
4.375	96.756	96.735	96.713	4.375	96.756	96.735	96.713	6.125	101.063	101.021	100.998	
4.500	97.274	97.253	97.232	4.500	97.274	97.253	97.232	6.250	100.743	100.558	100.624	
4.625	97.637	97.866	97.594	4.625	97.637	97.866	97.594	6.375	100.799	100.732	100.694	
4.750	97.931	97.945	97.959	4.750	97.931	97.945	97.959	6.500	101.162	101.095	101.058	
4.875	98.102	98.117	98.131	4.875	98.102	98.117	98.131	6.625	101.298	101.231	101.193	
5.000	98.230	98.294	98.259	5.000	98.230	98.294	98.259	6.750	101.008	100.864	100.770	
5.125	98.613	98.678	98.642	5.125	98.613	98.678	98.642	6.875	101.081	100.991	100.938	
5.250	98.811	98.805	98.815	5.250	98.811	98.805	98.815	7.000	101.377	101.287	101.234	
5.375	98.593	98.635	98.630	5.375	98.593	98.635	98.630	7.125	101.725	101.635	101.582	
5.500	98.941	98.734	98.729	5.500	98.941	98.734	98.729	7.250	101.060	100.942	100.874	
5.625	99.011	99.053	99.048	5.625	99.011	99.053	99.048	7.375				
5.750	98.351	98.287	98.223	5.750	98.351	98.287	98.223	7.500				
5.875	98.676	98.612	98.548	5.875	98.676	98.612	98.548	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	100.499	100.564	100.380	5.875	100.499	100.564	100.380	4.500	94.500	94.478	94.481	
6.000	100.815	100.631	100.558	6.000	100.815	100.631	100.558	4.625	94.973	94.951	94.955	
6.125	101.063	101.021	100.998	6.125	101.063	101.021	100.998	4.750	95.443	95.421	95.424	
6.250	100.743	100.558	100.624	6.250	100.743	100.558	100.624	4.875	95.423	95.417	95.428	
6.375	100.799	100.732	100.694	6.375	100.799	100.732	100.694	5.000	95.892	95.886	95.897	
6.500	101.162	101.095	101.058	6.500	101.162	101.095	101.058	5.125	96.358	96.351	96.362	
6.625	101.298	101.231	101.193	6.625	101.298	101.231	101.193	5.250	96.817	96.811	96.822	
6.750	101.008	100.864	100.770	6.750	101.008	100.864	100.770	5.375	95.915	95.822	95.730	
6.875	101.081	100.991	100.938	6.875	101.081	100.991	100.938	5.500	96.059	95.966	95.874	
7.000	101.377	101.287	101.234	7.000	101.377	101.287	101.234	5.625	96.107	96.015	95.922	
7.125	101.725	101.635	101.582	7.125	101.725	101.635	101.582	5.750	96.726	96.662	96.598	
7.250	101.060	100.942	100.874	7.250	101.060	100.942	100.874	5.875	97.051	96.987	96.923	
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	101.214	101.029	100.845	5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	
6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	
6.125	101.726	101.792	101.607	6.125	101.726	101.792	101.607	6.125	101.726	101.792	101.607	
6.250	102.088	101.903	101.719	6.250	102.088	101.903	101.719	6.250	102.088	101.903	101.719	
6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	
6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	
6.625	102.337	102.294	102.252	6.625	102.337	102.294	102.252	6.625	102.337	102.294	102.252	
6.750	102.654	102.562	102.470	6.750	102.654	102.562	102.470	6.750	102.654	102.562	102.470	
6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	
7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	
7.125	102.577	102.377	102.274	7.125	102.577	102.377	102.274	7.125	102.577	102.377	102.274	
7.250	102.793	102.593	102.438	7.250	102.793	102.593	102.438	7.250	102.793	102.593	102.438	
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	97.274	97.253	97.232	4.500	97.274	97.253	97.232	5.875	100.499	100.564	100.380	
4.625	97.637	97.866	97.594	4.625	97.637	97.866	97.594	6.000	100.815	100.631	100.558	
4.750	97.931	97.945	97.959	4.750	97.931	97.945	97.959	6.125	101.063	101.021	100.998	
4.875	98.102	98.117	98.131	4.875	98.102	98.117	98.131	6.250	100.743	100.558	100.624	
5.000	98.230	98.294	98.259	5.000	98.230	98.294	98.259	6.375	100.799	100.732	100.694	
5.125	98.613	98.678	98.642	5.125	98.613	98.678	98					



Monday, April 24, 2023
Effective Time:
8:23:27 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	96.295	96.349	96.372	4.500	96.295	96.349	96.372	4.500				
4.625	96.928	96.982	97.005	4.625	96.928	96.982	97.005	4.625				
4.750	97.551	97.605	97.629	4.750	97.551	97.605	97.629	4.750	97.551	97.605	97.629	
4.875	97.666	97.697	97.705	4.875	97.666	97.697	97.705	4.875	97.666	97.697	97.705	
5.000	98.790	98.797	98.804	5.000	98.790	98.797	98.804	5.000	98.790	98.797	98.804	
5.125	99.135	99.143	99.150	5.125	99.135	99.143	99.150	5.125	99.135	99.143	99.150	
5.250	99.814	99.800	99.786	5.250	99.814	99.800	99.786	5.250	99.814	99.800	99.786	
5.375	99.714	99.950	99.936	5.375	99.714	99.950	99.936	5.375	99.714	99.950	99.936	
5.500	100.334	100.320	100.306	5.500	100.334	100.320	100.306	5.500	100.334	100.320	100.306	
5.625	100.678	100.664	100.650	5.625	100.678	100.664	100.650	5.625	100.678	100.664	100.650	
5.750	101.211	101.277	101.092	5.750	101.211	101.277	101.092	5.750	101.211	101.277	101.092	
5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	
6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	
6.125	101.726	101.542	101.607	6.125	101.726	101.542	101.607	6.125	101.726	101.542	101.607	
6.250	101.838	101.903	101.719	6.250	101.838	101.903	101.719	6.250	101.838	101.903	101.719	
6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	
6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	
6.625	102.337	102.044	102.002	6.625	102.337	102.044	102.002	6.625	102.337	102.044	102.002	
6.750	102.404	102.312	102.220	6.750	102.404	102.312	102.220	6.750	102.404	102.312	102.220	
6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	
7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	
7.125	102.577	102.377	102.222	7.125	102.577	102.377	102.222	7.125	102.577	102.377	102.222	
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	89.470	89.623	89.559	2.875	89.470	89.623	89.559	4.625				
3.000	89.978	90.132	90.068	3.000	89.978	90.132	90.068	4.750				
3.125	90.484	90.637	90.573	3.125	90.484	90.637	90.573	4.875				
3.250	92.125	92.256	92.207	3.250	92.125	92.256	92.207	5.000				
3.375	92.628	92.759	92.710	3.375	92.628	92.759	92.710	5.125				
3.500	93.398	93.506	93.457	3.500	93.398	93.506	93.457	5.250	98.328	98.314	98.299	
3.625	93.887	93.995	93.946	3.625	93.887	93.995	93.946	5.375	98.736	98.722	98.715	
3.750	94.375	94.376	94.406	3.750	94.375	94.376	94.406	5.500	99.286	99.272	99.265	
3.875	95.182	95.217	95.253	3.875	95.182	95.217	95.253	5.625	99.680	99.666	99.659	
4.000	95.582	95.618	95.653	4.000	95.582	95.618	95.653	5.750	100.266	100.082	99.897	
4.125	95.916	95.951	95.987	4.125	95.916	95.951	95.987	5.875	100.499	100.314	100.380	
4.250	96.690	96.669	96.647	4.250	96.690	96.669	96.647	6.000	99.814	100.631	100.446	
4.375	96.756	96.735	96.713	4.375	96.756	96.735	96.713	6.125	101.021	100.847	100.774	
4.500	97.274	97.253	97.232	4.500	97.274	97.253	97.232	6.250	100.743	100.558	100.624	
4.625	97.637	97.616	97.594	4.625	97.637	97.616	97.594	6.375	100.682	100.639	100.597	
4.750	97.931	97.945	97.959	4.750	97.931	97.945	97.959	6.500	100.857	100.810	100.772	
4.875	98.102	98.117	98.131	4.875	98.102	98.117	98.131	6.625	101.172	101.125	101.087	
5.000	98.206	98.220	98.234	5.000	98.206	98.220	98.234	6.750	101.008	100.864	100.761	
5.125	98.601	98.595	98.606	5.125	98.601	98.595	98.606	6.875	101.103	100.783	100.730	
5.250	98.811	98.805	98.815	5.250	98.811	98.805	98.815	7.000	101.149	101.079	101.026	
5.375	98.465	98.507	98.502	5.375	98.465	98.507	98.502	7.125	101.421	101.351	101.298	
5.500	98.773	98.816	98.811	5.500	98.773	98.816	98.811	7.250				
5.625	98.808	98.850	98.845	5.625	98.808	98.850	98.845	7.375				
5.750	98.351	98.287	98.223	5.750	98.351	98.287	98.223	7.500				
5.875	98.676	98.612	98.548	5.875	98.676	98.612	98.548	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	100.499	100.314	100.380	5.875	100.499	100.314	100.380	4.500	94.500	94.478	94.481	
6.000	100.815	100.631	100.446	6.000	100.815	100.631	100.446	4.625	94.973	94.951	94.955	
6.125	101.031	100.847	100.774	6.125	101.031	100.847	100.774	4.750	95.443	95.421	95.424	
6.250	100.743	100.558	100.624	6.250	100.743	100.558	100.624	4.875	95.423	95.417	95.428	
6.375	100.682	100.639	100.597	6.375	100.682	100.639	100.597	5.000	95.892	95.886	95.897	
6.500	100.857	100.810	100.772	6.500	100.857	100.810	100.772	5.125	96.358	96.351	96.362	
6.625	101.172	101.125	101.087	6.625	101.172	101.125	101.087	5.250	96.817	96.811	96.822	
6.750	101.008	100.864	100.761	6.750	101.008	100.864	100.761	5.375	95.915	95.822	95.730	
6.875	101.103	100.783	100.730	6.875	101.103	100.783	100.730	5.500	96.059	95.966	95.874	
7.000	101.149	101.079	101.026	7.000	101.149	101.079	101.026	5.625	96.107	96.015	95.922	
7.125	101.421	101.351	101.298	7.125	101.421	101.351	101.298	5.750	96.726	96.662	96.598	
7.250				7.250				5.875	97.051	96.987	96.923	
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	101.214	101.029	100.845	5.875	101.214	101.029	100.845	5.875	101.214	101.029	100.845	
6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	6.000	101.420	101.236	101.301	
6.125	101.726	101.542	101.607	6.125	101.726	101.542	101.607	6.125	101.726	101.542	101.607	
6.250	101.838	101.903	101.719	6.250	101.838	101.903	101.719	6.250	101.838	101.903	101.719	
6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	6.375	101.857	101.814	101.772	
6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	6.500	101.907	101.864	101.822	
6.625	102.337	102.044	102.002	6.625	102.337	102.044	102.002	6.625	102.337	102.044	102.002	
6.750	102.404	102.312	102.220	6.750	102.404	102.312	102.220	6.750	102.404	102.312	102.220	
6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	6.875	102.419	102.326	102.234	
7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	7.000	102.544	102.452	102.359	
7.125	102.577	102.377	102.222	7.125	102.577	102.377	102.222	7.125	102.577	102.377	102.222	
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	97.274	97.253	97.232	4.500	97.274	97.253	97.232	5.875	100.499	100.314	100.380	
4.625	97.637	97.616	97.594	4.625	97.637	97.616	97.594	6.000	100.815	100.631	100.446	
4.750	97.931	97.945	97.959	4.750	97.931	97.945	97.959	6.125	101.031	100.847	100.774	
4.875	98.102	98.117	98.131	4.875	98.102	98.117	98.131	6.250	100.743	100.558	100.624	
5.000	98.206	98.220	98.234	5.000	98.206	98.220	98.234	6.375	100.682	100.639	100.597	
5.125	98.601	98.595	98.606	5.125	98.601	98.595	98.606	6.500	100.857	100.810	100.772	
5.250	98.811	98.805	98.815	5.250	98.811	98.805	98.815	6.625	101.172	101.125	101.087	
5.375	98.465	98.507	98.502	5.375	98.465							