



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

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

Tuesday, April 25, 2023  
Effective Time:  
8:25:35 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	97.599	97.641	97.588	
4.625				4.625				5.125	98.458	98.464	98.485	
4.750	95.383	95.383	95.333	4.750	95.383	95.383	95.333	5.250	98.861	98.859	98.861	
4.875	96.261	96.261	96.211	4.875	96.261	96.261	96.211	5.375	99.458	99.456	99.458	
5.000	97.342	97.123	97.075	5.000	97.342	97.123	97.075	5.500	99.966	99.965	99.967	
5.125	97.799	97.855	97.798	5.125	97.799	97.855	97.798	5.625	100.336	100.334	100.336	
5.250	98.241	98.266	98.244	5.250	98.241	98.266	98.244	5.750	100.274	100.251	100.247	
5.375	98.717	98.717	98.712	5.375	98.717	98.717	98.712	5.875	100.755	100.732	100.728	
5.500	99.396	99.395	99.396	5.500	99.396	99.395	99.396	6.000	101.173	101.150	101.146	
5.625	99.834	99.832	99.834	5.625	99.834	99.832	99.834	6.125	101.488	101.465	101.461	
5.750	99.872	99.872	99.860	5.750	99.872	99.872	99.860	6.250	101.380	101.363	101.311	
5.875	100.319	100.317	100.305	5.875	100.319	100.317	100.305	6.375	101.757	101.727	101.710	
6.000	100.773	100.750	100.746	6.000	100.773	100.750	100.746	6.500	102.139	102.109	102.091	
6.125	101.100	101.078	101.074	6.125	101.100	101.078	101.074	6.625	102.455	102.425	102.408	
6.250	101.016	101.009	100.996	6.250	101.016	101.009	100.996	6.750	102.274	102.238	102.201	
6.375	101.391	101.372	101.359	6.375	101.391	101.372	101.359	6.875	102.523	102.495	102.455	
6.500	101.799	101.769	101.752	6.500	101.799	101.769	101.752	7.000	102.803	102.773	102.756	
6.625	102.086	102.056	102.039	6.625	102.086	102.056	102.039	7.125	103.065	103.043	103.002	
6.750	101.978	101.964	101.937	6.750	101.978	101.964	101.937	7.250	102.890	102.776	102.711	
6.875	102.293	102.263	102.246	6.875	102.293	102.263	102.246	7.375	102.713	102.665	102.608	
7.000	102.686	102.656	102.638	7.000	102.686	102.656	102.638	7.500	103.000	102.954	102.898	
7.125	102.953	102.923	102.906	7.125	102.953	102.923	102.906	7.625	103.257	103.211	103.154	
7.250	102.890	102.776	102.711	7.250	102.890	102.776	102.711	7.750				
7.375	103.269	103.182	103.138	7.375	103.269	103.182	103.138	7.875				
7.500	103.616	103.529	103.485	7.500	103.616	103.529	103.485	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	
3.900	95.785	95.785	95.775	3.900								
4.000	95.829	95.829	95.821	4.000	95.028	95.013	94.989					
4.125	96.152	96.152	96.143	4.125	95.402	95.476	95.453					
4.250	97.410	97.455	97.480	4.250	97.169	97.213	97.237					
4.375	97.887	97.932	97.956	4.375	97.932	97.932	97.882					
4.500	98.235	98.280	98.304	4.500	98.178	98.178	98.128					
4.625	98.464	98.403	98.386	4.625	98.464	98.403	98.386					
4.750	99.008	98.947	98.930	4.750	98.758	98.947	98.930					
4.875	99.458	99.397	99.380	4.875	99.208	99.147	99.130					
5.000	99.790	99.729	99.712	5.000	99.540	99.479	99.462					
5.125	99.645	99.631	99.633	5.125	99.645	99.631	99.633					
5.250	100.138	100.123	100.125	5.250	99.888	99.873	99.875					
5.375	100.550	100.536	100.538	5.375	100.300	100.286	100.288					
5.500	100.842	100.828	100.830	5.500	100.592	100.578	100.580					
5.625	100.397	100.334	100.325	5.625	100.397	100.250	100.190					
5.750	100.871	100.724	100.670	5.750	100.871	100.724	100.664					
5.875	101.276	101.129	101.069	5.875	101.026	101.129	101.069					
6.000	101.558	101.410	101.368	6.000	101.308	101.410	101.351					
6.125	101.290	101.199	101.180	6.125	101.290	101.143	101.032					
6.250	101.758	101.611	101.539	6.250	101.758	101.611	101.500					

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	99.588	99.567	99.547	5.625	99.190	99.169	99.149	4.125	96.016	96.025	96.028	
5.875	99.992	99.971	99.951	5.750	99.614	99.593	99.573	4.250	96.494	96.503	96.506	
6.000	100.375	100.353	100.349	5.875	99.986	99.973	99.969	4.375	96.929	96.938	96.941	
6.125	100.686	100.665	100.658	6.000	100.384	100.361	100.357	4.500	97.313	97.322	97.324	
6.250	100.893	100.875	100.853	6.125	100.647	100.629	100.612	4.625	96.802	96.741	96.724	
6.375	101.215	101.197	101.173	6.250	100.943	100.925	100.906	4.750	97.624	97.613	97.603	
6.500	101.566	101.548	101.523	6.375	101.218	101.196	101.168	4.875	98.083	98.072	98.062	
6.625	101.839	101.819	101.784	6.500	101.452	101.427	101.397	5.000	98.609	98.598	98.588	
6.750	101.878	101.844	101.809	6.625	101.642	101.612	101.594	5.125	99.059	99.048	99.039	
6.875	102.209	102.177	102.138	6.750	101.609	101.329	101.311	5.250	99.426	99.416	99.407	
7.000	102.500	102.469	102.428	6.875	101.767	101.737	101.720	5.375	99.684	99.673	99.664	
7.125	102.522	102.484	102.439	7.000	102.088	102.058	102.041	5.500	99.958	99.949	99.940	
7.250	102.498	102.443	102.398	7.125	101.748	101.707	101.664	5.625	99.659	99.399	99.389	
7.375	102.885	102.831	102.783	7.250	101.297	101.243	101.200	5.750	99.942	99.929	99.917	
7.500	103.101	103.049	102.998	7.375	100.585	100.466	100.319	5.875	100.315	100.302	100.290	
7.625	102.071	101.992	101.931	7.500	100.787	100.670	100.521	6.000	99.962	99.814	99.755	

**Conventional Fixed Adjustments**

<b>Cumulative LPPA Cap</b>	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

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

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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625	
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750	
660-679	0.000	-0.125	-1.125	-1.875	-2.					



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

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

Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.625	96.962	96.877	96.791	5.125	97.746	97.661	97.576	5.875	99.395	99.310	99.225	
4.750	97.456	97.370	97.285	5.250	98.357	98.272	98.187	6.000	99.668	99.583	99.498	
4.875	97.823	97.737	97.652	5.375	98.701	98.616	98.530	6.125	99.937	99.852	99.767	
5.000	98.134	98.048	97.963	5.500	99.045	98.959	98.874	6.250	99.979	99.893	99.811	
5.125	98.449	98.386	98.323	5.625	99.386	99.301	99.216	6.375	100.196	100.133	100.071	
5.250	98.921	98.858	98.795	5.750	99.660	99.574	99.489	6.500	100.397	100.334	100.272	
5.375	99.248	99.185	99.122	5.875	99.991	99.928	99.865	6.625	100.853	100.790	100.728	
5.500	99.580	99.517	99.454	6.000	100.222	100.159	100.096	6.750	100.740	100.677	100.614	
5.625	99.772	99.709	99.646	6.125	100.621	100.558	100.495	6.875	101.203	101.140	101.078	
5.750	100.107	100.044	99.981	6.250	100.509	100.446	100.383	7.000	101.669	101.606	101.544	
5.875	100.194	100.131	100.068	6.375	100.572	100.509	100.446	7.125	101.751	101.688	101.626	
6.000	100.536	100.473	100.410	6.500	100.809	100.746	100.683					
6.125	100.691	100.628	100.565	6.625	100.800	100.737	100.674					
6.250	100.644	100.581	100.518	6.750	100.872	100.809	100.746					
6.375	100.849	100.786	100.723	6.875	101.115	101.052	100.989					
6.500	100.907	100.844	100.781	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	96.798	96.735	96.672	4.875	96.238	96.175	96.112	5.750	98.742	98.679	98.616	
4.875	97.150	97.087	97.024	5.000	96.664	96.601	96.538	5.875	98.808	98.745	98.682	
5.000	97.480	97.417	97.354	5.125	97.091	97.028	96.965	6.000	99.061	98.998	98.935	
5.125	98.095	98.032	97.969	5.250	97.507	97.444	97.381	6.125	99.319	99.256	99.193	
5.250	98.566	98.503	98.440	5.375	97.900	97.837	97.774	6.250	99.581	99.518	99.455	
5.375	98.893	98.830	98.767	5.500	98.459	98.396	98.333	6.375	99.841	99.778	99.715	
5.500	99.225	99.162	99.099	5.625	98.850	98.787	98.724	6.500	100.292	100.229	100.166	
5.625	99.417	99.354	99.291	5.750	99.240	99.177	99.114	6.625	100.749	100.686	100.623	
5.750	99.753	99.690	99.627	5.875	99.636	99.573	99.510	6.750	100.635	100.572	100.509	
5.875	100.090	100.027	99.964	6.000	99.867	99.804	99.741	6.875	101.098	101.035	100.972	
6.000	100.431	100.368	100.305	6.125	100.266	100.203	100.140	7.000	101.565	101.502	101.439	
6.125	100.337	100.274	100.211	6.250	100.154	100.091	100.028	7.125	101.647	101.584	101.521	
6.250	100.539	100.476	100.413	6.375	100.218	100.155	100.092					
6.375	100.744	100.681	100.618	6.500	100.454	100.391	100.328					
6.500	100.802	100.739	100.676									
6.625												
6.750												
6.875												
7.000												

**Conventional ARM Adjustments**

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

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

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

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

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

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

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

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



Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

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

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

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	100.993	100.970	100.966	6.000	100.993	100.970	100.966	4.250	96.399	96.399	96.390	
6.125	101.280	101.257	101.253	6.125	101.280	101.257	101.253	4.375	96.991	96.741	96.732	
6.250	101.145	101.115	101.098	6.250	101.145	101.115	101.098	4.500	97.381	97.131	97.122	
6.375	101.611	101.581	101.564	6.375	101.611	101.581	101.564	4.625	97.559	97.559	97.551	
6.500	102.016	101.986	101.969	6.500	102.016	101.986	101.969	4.750	98.207	98.207	98.199	
6.625	102.278	102.248	102.231	6.625	102.278	102.248	102.231	4.875	98.514	98.514	98.505	
6.750	102.071	102.041	102.024	6.750	102.071	102.041	102.024	5.000	98.807	98.807	98.799	
6.875	102.513	102.483	102.466	6.875	102.513	102.483	102.466	5.125	98.952	98.952	98.944	
7.000	102.901	102.871	102.854	7.000	102.901	102.871	102.854	5.250	99.373	99.373	99.364	
7.125	102.923	102.893	102.876	7.125	102.923	102.893	102.876	5.375	99.458	99.458	99.450	
7.250	103.055	102.968	102.924	7.250	103.055	102.968	102.924	5.500	99.863	99.863	99.854	
7.375	103.239	103.152	103.108	7.375	103.239	103.152	103.108	5.625	99.702	99.702	99.694	
7.500	103.586	103.499	103.455	7.500	103.586	103.499	103.455	5.750	99.780	99.780	99.771	
7.625				7.625				5.875	99.861	99.830	99.792	

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	96.179	96.163	96.147									
4.375	96.474	96.458	96.442									
4.500	96.748	96.732	96.716									
4.625	97.387	97.371	97.356									
4.750	97.709	97.694	97.679									
4.875	97.810	97.794	97.779									
5.000	98.146	98.133	98.119									
5.125	98.396	98.380	98.365									
5.250	98.670	98.654	98.639									
5.375	98.905	98.892	98.878									
5.500	99.211	99.197	99.184									
5.625	99.287	99.272	99.257									
5.750	99.477	99.446	99.433									
5.875	99.746	99.733	99.720									

**Home Ready Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Ready	0.000

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

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

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

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

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



Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

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

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

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	100.067	100.067	100.055	5.875	100.067	100.067	100.055	4.125	96.152	96.152	96.143	
6.000	100.421	100.421	100.409	6.000	100.421	100.421	100.409	4.250	96.399	96.399	96.390	
6.125	100.760	100.760	100.749	6.125	100.760	100.760	100.749	4.375	96.991	96.741	96.732	
6.250	101.016	101.009	100.996	6.250	100.766	100.759	100.746	4.500	97.381	97.131	97.122	
6.375	101.380	101.372	101.109	6.375	101.130	101.122	101.109	4.625	97.559	97.559	97.551	
6.500	101.470	101.463	101.450	6.500	101.470	101.463	101.450	4.750	98.207	98.207	98.199	
6.625	101.714	101.707	101.694	6.625	101.714	101.707	101.694	4.875	98.514	98.514	98.505	
6.750	101.978	101.964	101.687	6.750	101.728	101.714	101.687	5.000	98.807	98.807	98.799	
6.875	102.223	102.209	101.932	6.875	101.973	101.959	101.932	5.125	98.952	98.952	98.944	
7.000	102.304	102.289	102.263	7.000	102.304	102.289	102.263	5.250	99.373	99.373	99.364	
7.125	102.411	102.388	102.358	7.125	102.411	102.388	102.358	5.375	99.458	99.458	99.450	
7.250	102.640	102.526	102.461	7.250	102.640	102.526	102.461	5.500	99.863	99.863	99.854	
7.375	101.428	101.357	101.304	7.375	101.178	101.107	101.055	5.625	99.702	99.702	99.694	
7.500	101.796	101.724	101.668	7.500	101.497	101.423	101.368	5.750	99.780	99.748	99.710	
7.625				7.625				5.875	99.861	99.830	99.792	

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	95.794	95.778	95.762									
4.250	96.179	96.163	96.147									
4.375	96.474	96.458	96.442									
4.500	96.748	96.732	96.716									
4.625	97.387	97.371	97.356									
4.750	97.709	97.694	97.679									
4.875	97.810	97.794	97.779									
5.000	98.146	98.133	98.119									
5.125	98.396	98.380	98.365									
5.250	98.670	98.654	98.639									
5.375	98.905	98.892	98.878									
5.500	99.211	99.197	99.184									
5.625	99.287	99.272	99.257									
5.750	99.477	99.466	99.433									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

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

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

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

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

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



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

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

Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

RefiNow												
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.125	97.589	97.645	97.588	2.125				2.125				
5.250	98.031	98.056	98.034	2.250				2.250				
5.375	98.443	98.475	98.450	2.375				2.375				
5.500	98.885	98.926	98.899	2.500				2.500				
5.625	99.365	99.405	99.379	2.625				2.625				
5.750	99.487	99.493	99.454	2.750				2.750				
5.875	99.839	99.856	99.814	2.875				2.875				
6.000	100.222	100.244	100.201	3.000				3.000				
6.125	100.645	100.666	100.623	3.125				3.125				
6.250	100.626	100.613	100.558	3.250				3.250				
6.375	100.982	100.981	100.923	3.375				3.375				
6.500	101.304	101.311	101.252	3.500				3.500				
6.625	101.703	101.707	101.648	3.625				3.625				
6.750	101.632	101.601	101.561	3.750				3.750				
6.875	101.863	101.844	101.802	3.875				3.875				
7.000	102.176	102.160	102.116	4.000				4.000				
7.125	102.482	102.467	102.423	4.125				4.125				
7.250	102.493	102.442	102.386	4.250				4.250				

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

**RefiNow Adjustments**

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

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

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

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

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

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

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

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



Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

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

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

Government												
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	97.599	97.626	97.634	4.750	97.599	97.626	97.634	4.750	97.599	97.626	97.634	
4.875	97.942	97.948	97.942	4.875	97.942	97.948	97.942	4.875	97.942	97.948	97.942	
5.000	99.015	99.029	99.043	5.000	99.015	99.029	99.043	5.000	99.015	99.029	99.043	
5.125	99.426	99.440	99.455	5.125	99.426	99.440	99.455	5.125	99.426	99.440	99.455	
5.250	99.908	99.901	99.894	5.250	99.908	99.901	99.894	5.250	99.908	99.901	99.894	
5.375	100.050	100.043	100.036	5.375	100.050	100.043	100.036	5.375	100.050	100.043	100.036	
5.500	100.412	100.405	100.398	5.500	100.412	100.405	100.398	5.500	100.412	100.405	100.398	
5.625	100.750	100.743	100.736	5.625	100.750	100.743	100.736	5.625	100.750	100.743	100.736	
5.750	101.268	101.333	101.148	5.750	101.268	101.333	101.148	5.750	101.268	101.333	101.148	
5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	
6.000	101.464	101.529	101.344	6.000	101.464	101.529	101.344	6.000	101.464	101.529	101.344	
6.125	101.763	101.829	101.644	6.125	101.763	101.829	101.644	6.125	101.763	101.829	101.644	
6.250	102.118	101.934	101.749	6.250	102.118	101.934	101.749	6.250	102.118	101.934	101.749	
6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	
6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	
6.625	102.362	102.333	102.305	6.625	102.362	102.333	102.305	6.625	102.362	102.333	102.305	
6.750	102.494	102.345	102.446	6.750	102.494	102.345	102.446	6.750	102.494	102.345	102.446	
6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	
7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	
7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	
7.250	102.757	102.642	102.523	7.250	102.757	102.642	102.523	7.250	102.757	102.642	102.523	
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	89.434	89.580	89.465	2.750	89.434	89.580	89.465	4.500				
2.875	89.933	90.079	89.965	2.875	89.933	90.079	89.965	4.625				
3.000	90.432	90.578	90.464	3.000	90.432	90.578	90.464	4.750	96.543	96.526	96.521	
3.125	90.931	91.077	90.962	3.125	90.931	91.077	90.962	4.875	97.282	97.265	97.260	
3.250	92.568	92.692	92.594	3.250	92.568	92.692	92.594	5.000	97.908	97.891	97.886	
3.375	93.066	93.190	93.092	3.375	93.066	93.190	93.092	5.125	98.429	98.413	98.407	
3.500	93.931	93.935	93.924	3.500	93.931	93.935	93.924	5.250	98.422	98.414	98.407	
3.625	94.420	94.428	94.412	3.625	94.420	94.428	94.412	5.375	98.905	98.863	98.844	
3.750	94.658	94.910	94.901	3.750	94.658	94.910	94.901	5.500	99.191	99.148	99.379	
3.875	95.428	95.457	95.485	3.875	95.428	95.457	95.485	5.625	99.716	99.674	99.655	
4.000	95.829	95.857	95.886	4.000	95.829	95.857	95.886	5.750	100.323	100.138	99.953	
4.125	96.163	96.191	96.219	4.125	96.163	96.191	96.219	5.875	100.557	100.622	100.438	
4.250	96.939	96.917	96.896	4.250	96.939	96.917	96.896	6.000	100.859	100.685	100.652	
4.375	97.255	97.233	97.212	4.375	97.255	97.233	97.212	6.125	101.150	101.100	101.067	
4.500	97.516	97.745	97.474	4.500	97.516	97.745	97.474	6.250	100.773	100.839	100.654	
4.625	98.126	98.105	98.083	4.625	98.126	98.105	98.083	6.375	100.808	100.734	100.687	
4.750	98.156	98.130	98.144	4.750	98.156	98.130	98.144	6.500	101.175	101.100	101.053	
4.875	98.283	98.298	98.312	4.875	98.283	98.298	98.312	6.625	101.303	101.229	101.182	
5.000	98.492	98.549	98.515	5.000	98.492	98.549	98.515	6.750	100.988	100.891	100.830	
5.125	98.873	98.920	98.887	5.125	98.873	98.920	98.887	6.875	101.146	101.049	100.988	
5.250	99.080	99.066	99.068	5.250	99.080	99.066	99.068	7.000	101.432	101.336	101.274	
5.375	98.824	98.859	98.560	5.375	98.824	98.859	98.560	7.125	101.771	101.674	101.613	
5.500	98.913	98.947	98.899	5.500	98.913	98.947	98.899	7.250	101.213	101.088	101.013	
5.625	99.221	99.256	99.207	5.625	99.221	99.256	99.207	7.375				
5.750	98.540	98.512	98.484	5.750	98.540	98.512	98.484	7.500				
5.875	98.859	98.831	98.802	5.875	98.859	98.831	98.802	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	100.557	100.622	100.438	5.875	100.557	100.622	100.438	4.500	94.847	94.786	94.769	
6.000	100.859	100.685	100.652	6.000	100.859	100.685	100.652	4.625	95.319	95.258	95.241	
6.125	101.150	101.100	101.067	6.125	101.150	101.100	101.067	4.750	95.787	95.726	95.709	
6.250	100.773	100.839	100.654	6.250	100.773	100.839	100.654	4.875	95.697	95.683	95.685	
6.375	100.808	100.734	100.687	6.375	100.808	100.734	100.687	5.000	96.165	96.151	96.153	
6.500	101.175	101.100	101.053	6.500	101.175	101.100	101.053	5.125	96.629	96.614	96.616	
6.625	101.303	101.229	101.182	6.625	101.303	101.229	101.182	5.250	97.086	97.072	97.074	
6.750	100.988	100.891	100.830	6.750	100.988	100.891	100.830	5.375	96.043	95.936	95.829	
6.875	101.146	101.049	100.988	6.875	101.146	101.049	100.988	5.500	96.182	96.076	95.969	
7.000	101.432	101.336	101.274	7.000	101.432	101.336	101.274	5.625	96.227	96.120	96.014	
7.125	101.771	101.674	101.613	7.125	101.771	101.674	101.613	5.750	96.915	96.887	96.859	
7.250	101.213	101.088	101.013	7.250	101.213	101.088	101.013	5.875	97.234	97.206	97.177	
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	101.272	101.087	100.903	5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	
6.000	101.464	101.529	101.344	6.000	101.464	101.529	101.344	6.000	101.464	101.529	101.344	
6.125	101.763	101.829	101.644	6.125	101.763	101.829	101.644	6.125	101.763	101.829	101.644	
6.250	102.118	101.934	101.749	6.250	102.118	101.934	101.749	6.250	102.118	101.934	101.749	
6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	
6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	
6.625	102.362	102.333	102.305	6.625	102.362	102.333	102.305	6.625	102.362	102.333	102.305	
6.750	102.494	102.345	102.446	6.750	102.494	102.345	102.446	6.750	102.494	102.345	102.446	
6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	
7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	
7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	
7.250	102.757	102.642	102.523	7.250	102.757	102.642	102.523	7.250	102.757	102.642	102.523	
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	97.516	97.745	97.474	4.500	97.516	97.745	97.474	5.875	100.557	100.622	100.438	
4.625	98.126	98.105	98.083	4.625	98.126	98.105	98.083	6.000	100.859	100.685	100.652	
4.750	98.156	98.130	98.144	4.750	98.156	98.130	98.144	6.125	101.150	101.100	101.067	
4.875	98.283	98.298	98.312	4.875	98.283	98.298	98.312	6.250	100.773	100.839	100.654	
5.000	98.492	98.549	98.515	5.000	98.492	98.549	98.515	6.375	100.808	100.734	100.687	
5.125	98.873	98.920	98.887	5.125	98.873	98.9						



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

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

Tuesday, April 25, 2023  
Effective Time:  
8:25:35 AM

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	96.711	96.758	96.767	4.500	96.711	96.758	96.767	4.500				
4.625	97.344	97.391	97.400	4.625	97.344	97.391	97.400	4.625				
4.750	97.967	98.014	98.022	4.750	97.967	98.014	98.022	4.750	97.967	98.014	98.022	
4.875	98.045	98.070	98.064	4.875	98.045	98.070	98.064	4.875	98.045	98.070	98.064	
5.000	99.015	99.029	99.043	5.000	99.015	99.029	99.043	5.000	99.015	99.029	99.043	
5.125	99.426	99.440	99.455	5.125	99.426	99.440	99.455	5.125	99.426	99.440	99.455	
5.250	99.908	99.901	99.894	5.250	99.908	99.901	99.894	5.250	99.908	99.901	99.894	
5.375	100.050	100.043	100.036	5.375	100.050	100.043	100.036	5.375	100.050	100.043	100.036	
5.500	100.412	100.405	100.398	5.500	100.412	100.405	100.398	5.500	100.412	100.405	100.398	
5.625	100.750	100.743	100.736	5.625	100.750	100.743	100.736	5.625	100.750	100.743	100.736	
5.750	101.268	101.333	101.148	5.750	101.268	101.333	101.148	5.750	101.268	101.333	101.148	
5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	
6.000	101.464	101.279	101.344	6.000	101.464	101.279	101.344	6.000	101.464	101.279	101.344	
6.125	101.763	101.579	101.644	6.125	101.763	101.579	101.644	6.125	101.763	101.579	101.644	
6.250	101.868	101.934	101.749	6.250	101.868	101.934	101.749	6.250	101.868	101.934	101.749	
6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	
6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	
6.625	102.112	102.083	102.055	6.625	102.112	102.083	102.055	6.625	102.112	102.083	102.055	
6.750	102.494	102.345	102.196	6.750	102.494	102.345	102.196	6.750	102.494	102.345	102.196	
6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	
7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	
7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	
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	89.925	90.071	89.956	2.875	89.925	90.071	89.956	4.625				
3.000	90.433	90.579	90.464	3.000	90.433	90.579	90.464	4.750				
3.125	90.937	91.083	90.969	3.125	90.937	91.083	90.969	4.875				
3.250	92.544	92.668	92.570	3.250	92.544	92.668	92.570	5.000				
3.375	93.046	93.170	93.072	3.375	93.046	93.170	93.072	5.125				
3.500	93.931	93.933	93.924	3.500	93.931	93.933	93.924	5.250	98.422	98.414	98.407	
3.625	94.420	94.421	94.412	3.625	94.420	94.421	94.412	5.375	98.909	98.886	98.867	
3.750	94.658	94.910	94.651	3.750	94.658	94.910	94.651	5.500	99.190	99.168	99.149	
3.875	95.428	95.457	95.485	3.875	95.428	95.457	95.485	5.625	99.805	99.783	99.764	
4.000	95.829	95.857	95.886	4.000	95.829	95.857	95.886	5.750	100.323	100.138	99.953	
4.125	96.163	96.191	96.219	4.125	96.163	96.191	96.219	5.875	100.557	100.372	100.438	
4.250	96.339	96.317	96.296	4.250	96.339	96.317	96.296	6.000	100.859	100.674	100.489	
4.375	97.005	97.233	96.962	4.375	97.005	97.233	96.962	6.125	101.068	100.884	100.768	
4.500	97.516	97.495	97.474	4.500	97.516	97.495	97.474	6.250	100.773	100.839	100.654	
4.625	98.126	98.105	98.083	4.625	98.126	98.105	98.083	6.375	100.721	100.693	100.664	
4.750	98.156	98.130	98.144	4.750	98.156	98.130	98.144	6.500	100.869	100.814	100.767	
4.875	98.283	98.298	98.312	4.875	98.283	98.298	98.312	6.625	101.185	101.130	101.083	
5.000	98.409	98.396	98.411	5.000	98.409	98.396	98.411	6.750	100.934	100.876	100.819	
5.125	98.873	98.858	98.860	5.125	98.873	98.858	98.860	6.875	101.169	100.842	100.781	
5.250	99.080	99.066	99.068	5.250	99.080	99.066	99.068	7.000	101.205	101.128	101.067	
5.375	98.696	98.731	98.683	5.375	98.696	98.731	98.683	7.125	101.468	101.391	101.330	
5.500	98.997	98.782	98.734	5.500	98.997	98.782	98.734	7.250				
5.625	99.024	99.059	99.011	5.625	99.024	99.059	99.011	7.375				
5.750	98.540	98.512	98.484	5.750	98.540	98.512	98.484	7.500				
5.875	98.859	98.831	98.802	5.875	98.859	98.831	98.802	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	100.557	100.372	100.438	5.875	100.557	100.372	100.438	4.500	94.847	94.786	94.769	
6.000	100.859	100.674	100.489	6.000	100.859	100.674	100.489	4.625	95.319	95.258	95.241	
6.125	101.068	100.884	100.768	6.125	101.068	100.884	100.768	4.750	95.787	95.726	95.709	
6.250	100.773	100.839	100.654	6.250	100.773	100.839	100.654	4.875	95.697	95.683	95.685	
6.375	100.721	100.693	100.664	6.375	100.721	100.693	100.664	5.000	96.165	96.151	96.153	
6.500	100.869	100.814	100.767	6.500	100.869	100.814	100.767	5.125	96.629	96.614	96.616	
6.625	101.185	101.130	101.083	6.625	101.185	101.130	101.083	5.250	97.086	97.072	97.074	
6.750	100.934	100.876	100.819	6.750	100.934	100.876	100.819	5.375	96.043	95.936	95.829	
6.875	101.169	100.842	100.781	6.875	101.169	100.842	100.781	5.500	96.182	96.076	95.969	
7.000	101.205	101.128	101.067	7.000	101.205	101.128	101.067	5.625	96.227	96.120	96.014	
7.125	101.468	101.391	101.330	7.125	101.468	101.391	101.330	5.750	96.915	96.887	96.859	
7.250				7.250				5.875	97.234	97.206	97.177	
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	101.272	101.087	100.903	5.875	101.272	101.087	100.903	5.875	101.272	101.087	100.903	
6.000	101.464	101.279	101.344	6.000	101.464	101.279	101.344	6.000	101.464	101.279	101.344	
6.125	101.763	101.579	101.644	6.125	101.763	101.579	101.644	6.125	101.763	101.579	101.644	
6.250	101.868	101.934	101.749	6.250	101.868	101.934	101.749	6.250	101.868	101.934	101.749	
6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	6.375	101.896	101.868	101.839	
6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	6.500	101.932	101.904	101.876	
6.625	102.112	102.083	102.055	6.625	102.112	102.083	102.055	6.625	102.112	102.083	102.055	
6.750	102.494	102.345	102.196	6.750	102.494	102.345	102.196	6.750	102.494	102.345	102.196	
6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	6.875	102.499	102.349	102.200	
7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	7.000	102.632	102.482	102.333	
7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	7.125	102.542	102.427	102.308	
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	97.516	97.495	97.474	4.500	97.516	97.495	97.474	5.875	100.557	100.372	100.438	
4.625	98.126	98.105	98.083	4.625	98.126	98.105	98.083	6.000	100.859	100.674	100.489	
4.750	98.156	98.130	98.144	4.750	98.156	98.130	98.144	6.125	101.068	100.884	100.768	
4.875	98.283	98.298	98.312	4.875	98.283	98.298	98.312	6.250	100.773	100.839	100.654	
5.000	98.409	98.396	98.411	5.000	98.409	98.396	98.411	6.375	100.721	100.693	100.664	
5.125	98.873	98.858	98.860	5.125	98.873	98.858	98.860	6.500	100.869	100.814	100.767	
5.250	99.080	99.066	99.068	5.250	99.080	99.066	99.068	6.625	101.185	101.130	101.083	
5.375	98.696	98.731	98.683	5.375	9							