FlexPoint

Wednesday, April 26, 2023
Effective Time:
11:22:51 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

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.008	95.008	94.958
4.875	96.010	95.889	95.839
5.000	97.079	96.854	96.807
5.125	97.535	97.323	97.265
5.250	97.992	98.012	97.990
5.375	98.443	98.443	98.443
5.500	98.990	98.989	98.994
5.625	99.451	99.451	99.451
5.750	99.666	99.666	99.666
5.875	100.115	100.115	100.115
6.000	100.464	100.464	100.464
6.125	100.788	100.788	100.788
6.250	100.893	100.886	100.872
6.375	101.249	101.242	101.228
6.500	101.591	101.578	101.564
6.625	101.886	101.856	101.838
6.750	101.839	101.825	101.797
6.875	102.164	102.106	102.081
7.000	102.560	102.501	102.477
7.125	102.842	102.783	102.759
7.250	102.746	102.631	102.558
7.375	103.143	103.028	102.955
7.500	103.479	103.364	103.291

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.008	95.008	94.958
4.875	96.010	95.889	95.839
5.000	97.079	96.854	96.807
5.125	97.535	97.323	97.265
5.250	97.992	98.012	97.990
5.375	98.443	98.443	98.443
5.500	98.990	98.989	98.994
5.625	99.451	99.451	99.451
5.750	99.666	99.666	99.666
5.875	100.115	100.115	100.115
6.000	100.464	100.464	100.464
6.125	100.788	100.788	100.788
6.250	100.893	100.886	100.872
6.375	101.249	101.242	101.228
6.500	101.591	101.578	101.564
6.625	101.886	101.856	101.838
6.750	101.839	101.825	101.797
6.875	102.164	102.106	102.081
7.000	102.560	102.501	102.477
7.125	102.842	102.783	102.759
7.250	102.746	102.631	102.558
7.375	103.143	103.028	102.955
7.500	103.479	103.364	103.291

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	97.336	97.366	97.313
5.125	98.080	98.101	98.095
5.250	98.576	98.591	98.571
5.375	99.064	99.063	99.068
5.500	99.552	99.550	99.556
5.625	99.892	99.890	99.896
5.750	99.976	99.962	99.945
5.875	100.453	100.437	100.421
6.000	100.860	100.844	100.828
6.125	101.173	101.157	101.141
6.250	101.210	101.189	101.167
6.375	101.549	101.519	101.501
6.500	101.931	101.901	101.882
6.625	102.255	102.225	102.206
6.750	102.142	102.102	102.080
6.875	102.388	102.353	102.329
7.000	102.677	102.625	102.600
7.125	102.926	102.895	102.870
7.250	102.620	102.521	102.463
7.375	102.547	102.490	102.387
7.500	102.834	102.778	102.674
7.625	103.090	103.035	102.931
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	95.818	95.818	95.818
4.000	95.862	95.862	95.862
4.125	96.181	96.181	96.181
4.250	97.262	97.306	97.239
4.375	97.739	97.783	97.715
4.500	98.087	98.125	98.057
4.625	98.363	98.364	98.342
4.750	98.891	98.892	98.869
4.875	99.331	99.332	99.309
5.000	99.662	99.663	99.640
5.125	99.570	99.563	99.547
5.250	100.057	100.050	100.034
5.375	100.470	100.463	100.447
5.500	100.763	100.756	100.741
5.625	100.444	100.399	100.389
5.750	100.917	100.872	100.862
5.875	101.323	101.277	101.267
6.000	101.605	101.559	101.550
6.125	101.333	101.272	101.209
6.250	101.800	101.739	101.676

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	95.061	95.045	95.030
4.125	95.520	95.504	95.489
4.250	97.017	97.055	96.987
4.375	97.490	97.490	97.440
4.500	97.744	97.744	97.694
4.625	98.363	98.364	98.342
4.750	98.641	98.642	98.619
4.875	99.081	99.082	99.059
5.000	99.412	99.413	99.390
5.125	99.570	99.563	99.547
5.250	99.807	99.800	99.784
5.375	100.220	100.213	100.197
5.500	100.513	100.506	100.491
5.625	100.444	100.399	100.389
5.750	100.667	100.622	100.612
5.875	101.073	101.027	101.017
6.000	101.355	101.309	101.300
6.125	101.333	101.272	101.209
6.250	101.550	101.489	101.676

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.349	99.350	99.311
5.875	99.766	99.739	99.710
6.000	100.067	100.064	100.033
6.125	100.461	100.443	100.426
6.250	100.708	100.690	100.666
6.375	101.013	100.995	100.971
6.500	101.359	101.341	101.315
6.625	101.638	101.620	101.589
6.750	101.715	101.679	101.644
6.875	102.039	102.006	101.966
7.000	102.328	102.298	102.256
7.125	102.355	102.325	102.281
7.250	102.517	102.461	102.415
7.375	102.905	102.851	102.803
7.500	103.084	103.032	102.981
7.625	101.905	101.817	101.710

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	98.876	98.855	98.834
5.750	99.300	99.279	99.258
5.875	99.694	99.678	99.662
6.000	100.070	100.055	100.039
6.125	100.465	100.447	100.430
6.250	100.761	100.743	100.720
6.375	101.038	101.008	100.980
6.500	101.265	101.235	101.204
6.625	101.442	101.412	101.393
6.750	101.234	101.175	101.151
6.875	101.637	101.579	101.554
7.000	101.962	101.903	101.879
7.125	101.584	101.552	101.509
7.250	101.253	101.198	101.154
7.375	100.414	100.284	100.125
7.500	100.619	100.489	100.330

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	95.878	95.887	95.886
4.250	96.356	96.365	96.364
4.375	96.791	96.800	96.799
4.500	97.175	97.184	97.182
4.625	96.701	96.702	96.679
4.750	97.163	97.165	97.142
4.875	97.560	97.561	97.538
5.000	97.981	97.974	97.958
5.125	98.159	98.152	98.136
5.250	98.585	98.578	98.562
5.375	98.956	98.950	98.934
5.500	99.225	99.218	99.202
5.625	99.003	98.958	98.948
5.750	99.418	99.372	99.362
5.875	99.778	99.733	99.723
6.000	100.010	99.964	99.954

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

Wednesday, April 26, 2023
Effective Time:
11:22:51 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

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	96.742	96.679	96.616
4.750	97.215	97.130	97.045
4.875	97.583	97.497	97.412
5.000	97.950	97.865	97.779
5.125	98.403	98.340	98.277
5.250	98.874	98.811	98.748
5.375	99.201	99.138	99.075
5.500	99.533	99.470	99.407
5.625	99.725	99.662	99.599
5.750	100.060	99.997	99.934
5.875	100.397	100.334	100.021
6.000	100.489	100.426	100.363
6.125	100.644	100.581	100.518
6.250	100.847	100.534	100.471
6.375	100.802	100.739	100.676
6.500	100.860	100.797	100.734
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	97.679	97.594	97.509
5.250	97.961	97.875	97.790
5.375	98.226	98.141	98.062
5.500	98.748	98.685	98.622
5.625	99.138	99.075	99.012
5.750	99.528	99.465	99.402
5.875	99.924	99.861	99.798
6.000	100.154	100.091	100.028
6.125	100.553	100.240	100.177
6.250	100.442	100.379	100.316
6.375	100.505	100.442	100.379
6.500	100.492	100.429	100.366
6.625	100.733	100.670	100.607
6.750	100.806	100.743	100.680
6.875	101.048	100.985	100.922
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.407	99.322	99.236
6.000	99.760	99.674	99.589
6.125	99.880	99.794	99.959
6.250	100.192	100.106	100.021
6.375	100.154	100.069	99.992
6.500	100.568	100.505	100.443
6.625	100.774	100.711	100.648
6.750	100.661	100.598	100.536
6.875	101.124	101.061	100.998
7.000	101.590	101.527	101.464
7.125	101.672	101.609	101.547

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	96.752	96.689	96.626
4.875	97.104	97.041	96.978
5.000	97.433	97.370	97.307
5.125	98.048	97.985	97.922
5.250	98.519	98.456	98.393
5.375	98.846	98.783	98.720
5.500	99.178	99.115	99.052
5.625	99.370	99.307	99.244
5.750	99.705	99.642	99.579
5.875	100.042	99.979	99.916
6.000	100.384	100.321	100.258
6.125	100.289	100.226	100.163
6.250	100.492	100.429	100.366
6.375	100.697	100.634	100.571
6.500	100.755	100.692	100.629
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.173	96.110	96.047
5.000	96.599	96.536	96.473
5.125	97.026	96.963	96.900
5.250	97.441	97.378	97.315
5.375	97.834	97.771	97.708
5.500	98.393	98.330	98.267
5.625	98.783	98.720	98.657
5.750	99.173	99.110	99.047
5.875	99.569	99.506	99.443
6.000	99.799	99.736	99.673
6.125	100.199	100.136	100.073
6.250	100.087	100.024	99.961
6.375	100.151	100.088	100.025
6.500	100.387	100.324	100.261

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.663	98.600	98.537
5.875	98.729	98.666	98.603
6.000	98.983	98.920	98.857
6.125	99.240	99.177	99.114
6.250	99.503	99.440	99.377
6.375	99.763	99.700	99.637
6.500	100.213	100.150	100.087
6.625	100.669	100.606	100.543
6.750	100.556	100.493	100.430
6.875	101.019	100.956	100.893
7.000	101.485	101.422	101.359
7.125	101.567	101.504	101.441

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

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

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

Wednesday, April 26, 2023
Effective Time:
11:22:51 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	100.679	100.664	100.648
6.125	100.965	100.949	100.933
6.250	100.945	100.915	100.896
6.375	101.405	101.375	101.356
6.500	101.809	101.779	101.760
6.625	102.078	102.048	102.029
6.750	101.947	101.889	101.864
6.875	102.384	102.326	102.301
7.000	102.775	102.717	102.692
7.125	102.812	102.753	102.729
7.250	102.966	102.851	102.778
7.375	103.113	102.998	102.925
7.500	103.449	103.334	103.261
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	100.679	100.664	100.648
6.125	100.965	100.949	100.933
6.250	100.945	100.915	100.896
6.375	101.405	101.375	101.356
6.500	101.809	101.779	101.760
6.625	102.078	102.048	102.029
6.750	101.947	101.889	101.864
6.875	102.384	102.326	102.301
7.000	102.775	102.717	102.692
7.125	102.812	102.753	102.729
7.250	102.966	102.851	102.778
7.375	103.113	102.998	102.925
7.500	103.449	103.334	103.261
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.422	96.422	96.422
4.375	96.759	96.759	96.759
4.500	97.118	97.118	97.109
4.625	97.540	97.540	97.530
4.750	98.184	98.184	98.174
4.875	98.482	98.482	98.473
5.000	98.811	98.811	98.811
5.125	98.948	98.948	98.948
5.250	99.363	99.363	99.363
5.375	99.442	99.442	99.442
5.500	99.591	99.591	99.591
5.625	99.704	99.688	99.682
5.750	99.811	99.796	99.772
5.875	99.888	99.872	99.848

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.114	96.098	96.083
4.375	96.407	96.391	96.377
4.500	96.713	96.705	96.693
4.625	97.357	97.349	97.337
4.750	97.672	97.664	97.652
4.875	97.767	97.759	97.747
5.000	98.025	98.025	98.025
5.125	98.370	98.370	98.370
5.250	98.638	98.638	98.638
5.375	98.865	98.865	98.865
5.500	99.059	99.059	99.059
5.625	99.286	99.270	99.258
5.750	99.554	99.541	99.527
5.875	99.839	99.826	99.812

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

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

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

Wednesday, April 26, 2023
Effective Time:
11:22:51 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.115	99.865	99.865
6.000	100.464	100.464	100.214
6.125	100.788	100.538	100.538
6.250	100.893	100.886	100.872
6.375	101.249	101.242	100.978
6.500	101.335	101.328	101.314
6.625	101.804	101.546	101.532
6.750	101.839	101.825	101.797
6.875	102.057	102.043	102.015
7.000	102.372	102.358	102.330
7.125	102.210	102.196	102.168
7.250	102.370	102.271	102.213
7.375	101.323	101.251	101.196
7.500	101.656	101.583	101.526
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	99.865	99.865	99.865
6.000	100.214	100.214	100.214
6.125	100.538	100.538	100.538
6.250	100.643	100.636	100.622
6.375	100.999	100.992	100.978
6.500	101.335	101.328	101.314
6.625	101.554	101.546	101.532
6.750	101.589	101.575	101.547
6.875	101.807	101.793	101.765
7.000	102.122	102.108	102.080
7.125	102.210	102.196	102.168
7.250	102.370	102.271	102.213
7.375	101.140	101.068	101.015
7.500	101.448	101.374	101.317
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.181	96.181	96.181
4.250	96.422	96.422	96.422
4.375	96.759	96.759	96.759
4.500	97.118	97.118	97.109
4.625	97.540	97.540	97.530
4.750	98.184	98.184	98.174
4.875	98.482	98.482	98.473
5.000	98.811	98.811	98.811
5.125	98.948	98.948	98.948
5.250	99.363	99.363	99.363
5.375	99.442	99.442	99.442
5.500	99.591	99.591	99.591
5.625	99.704	99.688	99.682
5.750	99.811	99.796	99.772
5.875	99.888	99.872	99.848

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	95.770	95.754	95.739
4.250	96.114	96.098	96.083
4.375	96.407	96.391	96.377
4.500	96.713	96.705	96.693
4.625	97.357	97.349	97.337
4.750	97.672	97.664	97.652
4.875	97.767	97.759	97.747
5.000	98.025	98.025	98.025
5.125	98.370	98.370	98.370
5.250	98.638	98.638	98.638
5.375	98.865	98.865	98.865
5.500	99.059	99.059	99.059
5.625	99.286	99.270	99.258
5.750	99.554	99.541	99.527

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

Wednesday, April 26, 2023
Effective Time:
11:22:51 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

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	97.325	97.363	97.305
5.250	97.782	97.802	97.780
5.375	98.195	98.214	98.189
5.500	98.641	98.662	98.635
5.625	99.129	99.149	99.123
5.750	99.339	99.341	99.302
5.875	99.693	99.696	99.654
6.000	100.081	100.084	100.042
6.125	100.511	100.514	100.471
6.250	100.463	100.446	100.423
6.375	100.816	100.803	100.776
6.500	101.134	101.128	101.100
6.625	101.527	101.521	101.493
6.750	101.496	101.462	101.438
6.875	101.720	101.694	101.667
7.000	102.024	102.001	101.973
7.125	102.323	102.298	102.269
7.250	102.317	102.264	102.160

RefiNow 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

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

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

Rate	10 Day	25 Day	40 Day

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

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

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

Wednesday, April 26, 2023
Effective Time:
11:22:51 AM

Government

FHA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.321	97.348	97.360
4.875	97.708	97.712	97.711
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.645	99.638	99.631
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	101.205	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.321	97.348	97.360
4.875	97.708	97.712	97.711
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.645	99.638	99.631
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	101.205	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.321	97.348	97.360
4.875	97.708	97.712	97.711
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.645	99.638	99.631
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	101.205	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.331	89.477	89.398
2.875	89.831	89.977	89.898
3.000	90.331	90.477	90.398
3.125	90.830	90.976	90.897
3.250	92.449	92.572	92.479
3.375	92.947	93.071	92.977
3.500	93.798	93.818	93.775
3.625	94.287	94.312	94.263
3.750	94.525	94.761	94.752
3.875	95.421	95.456	95.492
4.000	95.821	95.857	95.892
4.125	96.155	96.191	96.226
4.250	96.965	96.993	96.771
4.375	97.026	97.055	97.083
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.420	98.477	98.419
5.125	98.805	98.850	98.790
5.250	99.009	99.003	98.987
5.375	98.700	98.735	98.706
5.500	99.040	99.074	99.046
5.625	99.098	99.133	99.105
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.331	89.477	89.398
2.875	89.831	89.977	89.898
3.000	90.331	90.477	90.398
3.125	90.830	90.976	90.897
3.250	92.449	92.572	92.479
3.375	92.947	93.071	92.977
3.500	93.798	93.818	93.775
3.625	94.287	94.312	94.263
3.750	94.525	94.761	94.752
3.875	95.421	95.456	95.492
4.000	95.821	95.857	95.892
4.125	96.155	96.191	96.226
4.250	96.965	96.993	96.771
4.375	97.026	97.055	97.083
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.420	98.477	98.419
5.125	98.805	98.850	98.790
5.250	99.009	99.003	98.987
5.375	98.700	98.735	98.706
5.500	99.040	99.074	99.046
5.625	99.098	99.133	99.105
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.309	96.292	96.290
4.875	97.047	97.030	97.028
5.000	97.672	97.655	97.653
5.125	98.192	98.175	98.174
5.250	98.294	98.287	98.280
5.375	98.653	98.610	98.595
5.500	99.188	99.146	99.130
5.625	99.463	99.671	99.656
5.750	100.195	100.010	99.825
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.738	94.739	94.717
4.625	95.208	95.209	95.187
4.750	95.674	95.675	95.653
4.875	95.634	95.628	95.612
5.000	96.100	96.094	96.078
5.125	96.561	96.554	96.538
5.250	97.016	97.009	96.993
5.375	96.136	96.122	96.107
5.500	96.270	96.256	96.242
5.625	96.311	96.297	96.283
5.750	96.938	96.909	96.881
5.875	97.249	97.221	97.192
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.676	101.492
6.250	101.958	101.773	101.588
6.375	101.762	101.726	101.691
6.500	102.039	101.753	101.718
6.625	102.218	102.183	102.147
6.750	102.485	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.628	102.514	102.401
7.125	102.517	102.433	102.376
7.250	102.596	102.512	102.455
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.420	98.477	98.419
5.125	98.805	98.850	98.790
5.250	99.009	99.003	98.987
5.375	98.700	98.735	98.706
5.500	99.040	99.074	99.046
5.625	99.098	99.133	99.105
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.420	98.477	98.419
5.125	98.805	98.850	98.790
5.250	99.009	99.003	98.987
5.375	98.700	98.735	98.706
5.500	99.040	99.074	99.046
5.625	99.098	99.133	99.105
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.499	100.315
6.000	100.712	100.527	100.466
6.125	100.962	100.912	100.883
6.250	100.613	100.678	100.493
6.375	100.785	100.711	100.667
6.500	100.903	100.829	101.035
6.625	101.280	101.205	101.162
6.750	101.058	100.961	100.904
6.875	101.214	101.117	101.060
7.000	101.500	101.403	101.345
7.125	101.837	101.740	101.683
7.250	101.187	101.062	100.991
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	94.738	94.739	94.717
4.625	95.208	95.209	95.187
4.750	95.674	95.675	95.653
4.875	95.634	95.628	95.612
5.000	96.100	96.094	96.078
5.125	96.561	96.554	96.538
5.250	97.016	97.009	96.993
5.375	96.136	96.122	96.107
5.500	96.270	96.256	96.242
5.625	96.311	96.297	96.283
5.750	96.938	96.909	96.881
5.875	97.249	97.221	97.192
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-2.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

FlexPoint

Wednesday, April 26, 2023
Effective Time:
11:22:51 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

Rate	10 Day	25 Day	40 Day
4.500	96.434	96.481	96.494
4.625	97.067	97.114	97.126
4.750	97.688	97.735	97.747
4.875	97.810	97.834	97.833
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.895	99.888	99.881
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	100.955	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.434	96.481	96.494
4.625	97.067	97.114	97.126
4.750	97.688	97.735	97.747
4.875	97.810	97.834	97.833
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.895	99.888	99.881
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	100.955	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.688	97.735	97.747
4.875	97.810	97.834	97.833
5.000	98.854	98.868	98.882
5.125	99.291	99.305	99.319
5.250	99.781	99.774	99.766
5.375	99.895	99.888	99.881
5.500	100.246	100.239	100.232
5.625	100.578	100.571	100.564
5.750	101.140	100.955	101.020
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.824	89.969	89.891
3.000	90.333	90.479	90.400
3.125	90.839	90.984	90.906
3.250	92.425	92.549	92.455
3.375	92.928	93.052	92.958
3.500	93.798	93.798	93.775
3.625	94.287	94.286	94.263
3.750	94.525	94.761	94.502
3.875	95.421	95.456	95.492
4.000	95.821	95.857	95.892
4.125	96.155	96.191	96.226
4.250	96.965	96.993	96.771
4.375	97.026	97.055	97.083
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.376	98.398	98.419
5.125	98.805	98.798	98.782
5.250	99.009	99.003	98.987
5.375	98.573	98.605	98.577
5.500	98.872	98.907	98.878
5.625	99.149	99.184	99.155
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.824	89.969	89.891
3.000	90.333	90.479	90.400
3.125	90.839	90.984	90.906
3.250	92.425	92.549	92.455
3.375	92.928	93.052	92.958
3.500	93.798	93.798	93.775
3.625	94.287	94.286	94.263
3.750	94.525	94.761	94.502
3.875	95.421	95.456	95.492
4.000	95.821	95.857	95.892
4.125	96.155	96.191	96.226
4.250	96.965	96.993	96.771
4.375	97.026	97.055	97.083
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.376	98.398	98.419
5.125	98.805	98.798	98.782
5.250	99.009	99.003	98.987
5.375	98.573	98.605	98.577
5.500	98.872	98.907	98.878
5.625	99.149	99.184	99.155
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	98.044	98.037	98.030
5.375	98.658	98.635	98.620
5.500	99.191	99.169	99.154
5.625	99.559	99.537	99.521
5.750	100.195	100.010	99.825
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.738	94.739	94.717
4.625	95.208	95.209	95.187
4.750	95.674	95.675	95.653
4.875	95.634	95.628	95.612
5.000	96.100	96.094	96.078
5.125	96.561	96.554	96.538
5.250	97.016	97.009	96.993
5.375	96.136	96.122	96.107
5.500	96.270	96.256	96.242
5.625	96.311	96.297	96.283
5.750	96.938	96.909	96.881
5.875	97.249	97.221	97.192
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	101.149	100.964	100.780
6.000	101.317	101.132	101.197
6.125	101.611	101.426	101.492
6.250	101.708	101.773	101.588
6.375	101.762	101.726	101.691
6.500	101.789	101.753	101.718
6.625	102.218	101.933	101.897
6.750	102.235	102.372	102.258
6.875	102.241	102.127	102.014
7.000	102.378	102.264	102.151
7.125	102.316	102.217	102.160
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.376	98.398	98.419
5.125	98.805	98.798	98.782
5.250	99.009	99.003	98.987
5.375	98.573	98.605	98.577
5.500	98.872	98.907	98.878
5.625	99.149	99.184	99.155
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.534	97.562	97.591
4.625	97.891	97.920	97.948
4.750	98.119	98.141	98.162
4.875	98.282	98.303	98.325
5.000	98.376	98.398	98.419
5.125	98.805	98.798	98.782
5.250	99.009	99.003	98.987
5.375	98.573	98.605	98.577
5.500	98.872	98.907	98.878
5.625	99.149	99.184	99.155
5.750	98.563	98.534	98.506
5.875	98.874	98.846	98.817
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.434	100.249	100.315
6.000	100.712	100.527	100.342
6.125	100.916	100.731	100.597
6.250	100.613	100.678	100.493
6.375	100.587	100.551	100.516
6.500	100.852	100.798	100.754
6.625	101.168	101.114	101.071
6.750	100.931	100.854	100.797
6.875	100.991	100.914	100.857
7.000	101.277	101.200	101.143
7.125	101.540	101.463	101.406
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	94.738	94.739	94.717
4.625	95.208	95.209	95.187
4.750	95.674	95.675	95.653
4.875	95.634	95.628	95.612
5.000	96.100	96.094	96.078
5.125	96.561	96.554	96.538
5.250	97.016	97.009	96.993
5.375	96.136	96.122	96.107
5.500	96.270	96.256	96.242
5.625	96.311	96.297	96.283
5.750	96.938	96.909	96.881
5.875	97.249	97.221	97.192
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
660 - 679	-0.250
640 - 659	-0.500
620 - 639	-1.250
600 - 619	-1.500
580 - 599	-2.000
550 - 579	-2.500
No FICO Score	-3.000

Loan Amount Adjustments

$75K - $99,999		-0.750
$100K - $150K		-0.375
$1M - $1,499,999 (VA Only)		-1.750
$1.5M - $2M (VA Only)		-2.500

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030