



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

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

Friday, April 28, 2023
Effective Time:
8:28:21 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	97.383	97.418	97.376	
4.625				4.625				5.125	98.139	98.153	98.160	
4.750	95.210	95.210	95.160	4.750	95.210	95.210	95.160	5.250	98.636	98.647	98.623	
4.875	96.077	96.077	95.777	4.875	96.077	96.077	95.777	5.375	99.140	99.132	99.148	
5.000	97.133	96.907	96.869	5.000	97.133	96.907	96.869	5.500	99.656	99.647	99.663	
5.125	97.588	97.633	97.588	5.125	97.588	97.633	97.588	5.625	100.041	100.032	100.048	
5.250	98.054	98.070	98.045	5.250	98.054	98.070	98.045	5.750	100.077	100.061	100.055	
5.375	98.478	98.488	98.478	5.375	98.478	98.488	98.478	5.875	100.567	100.551	100.545	
5.500	99.148	99.139	99.155	5.500	99.148	99.139	99.155	6.000	100.982	100.966	100.960	
5.625	99.588	99.579	99.595	5.625	99.588	99.579	99.595	6.125	101.299	101.284	101.277	
5.750	99.674	99.674	99.674	5.750	99.674	99.674	99.674	6.250	101.310	101.285	101.213	
5.875	100.190	100.175	100.168	5.875	100.190	100.175	100.168	6.375	101.629	101.612	101.552	
6.000	100.644	100.628	100.622	6.000	100.644	100.628	100.622	6.500	101.987	101.967	101.934	
6.125	100.974	100.952	100.952	6.125	100.974	100.959	100.952	6.625	102.324	102.317	102.246	
6.250	100.925	100.918	100.910	6.250	100.925	100.918	100.910	6.750	102.108	102.066	102.056	
6.375	101.300	101.282	101.275	6.375	101.300	101.282	101.275	6.875	102.358	102.327	102.314	
6.500	101.709	101.672	101.657	6.500	101.709	101.672	101.657	7.000	102.704	102.666	102.608	
6.625	101.992	101.955	101.940	6.625	101.992	101.955	101.940	7.125	102.903	102.880	102.866	
6.750	101.903	101.889	101.866	6.750	101.903	101.889	101.866	7.250	102.776	102.677	102.634	
6.875	102.254	102.217	102.158	6.875	102.254	102.217	102.158	7.375	102.614	102.566	102.505	
7.000	102.649	102.612	102.553	7.000	102.649	102.612	102.553	7.500	102.903	102.860	102.799	
7.125	102.911	102.873	102.815	7.125	102.911	102.873	102.815	7.625	103.162	103.119	103.058	
7.250	102.776	102.677	102.634	7.250	102.776	102.677	102.634	7.750				
7.375	103.133	103.025	102.961	7.375	103.133	103.025	102.961	7.875				
7.500	103.509	103.401	103.337	7.500	103.509	103.401	103.337	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 10 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
3.900	95.584	95.584	95.584	3.990								
4.000	95.625	95.625	95.625	4.000	94.822	94.807	94.792					
4.125	95.949	95.949	95.949	4.125	95.285	95.270	95.255					
4.250	97.120	97.159	97.195	4.250	96.984	96.984	96.949					
4.375	97.599	97.637	97.673	4.375	97.589	97.589	97.539					
4.500	97.946	97.985	98.019	4.500	97.836	97.836	97.786					
4.625	98.211	98.212	98.224	4.625	98.211	98.212	98.224					
4.750	98.755	98.756	98.768	4.750	98.505	98.506	98.518					
4.875	99.218	99.219	99.231	4.875	98.968	98.969	98.981					
5.000	99.551	99.553	99.565	5.000	99.301	99.303	99.315					
5.125	99.445	99.438	99.460	5.125	99.445	99.438	99.210					
5.250	99.944	99.937	99.959	5.250	99.694	99.687	99.709					
5.375	100.356	100.350	100.371	5.375	100.106	100.100	100.121					
5.500	100.645	100.639	100.660	5.500	100.395	100.389	100.410					
5.625	100.366	100.336	100.336	5.625	100.366	100.336	100.336					
5.750	100.842	100.812	100.812	5.750	100.592	100.562	100.562					
5.875	101.245	101.215	101.215	5.875	100.995	100.965	100.965					
6.000	101.526	101.496	101.496	6.000	101.276	101.246	101.246					
6.125	101.224	101.194	101.137	6.125	101.224	101.194	101.137					
6.250	101.692	101.662	101.605	6.250	101.692	101.412	101.355					

Conventional 30 Yr Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.750	99.410	99.407	99.366	5.625	98.602	98.586	98.579	4.125	95.711	95.720	95.768	
5.875	99.834	99.819	99.812	5.750	99.132	99.116	99.110	4.250	96.190	96.199	96.246	
6.000	100.245	100.230	100.223	5.875	99.621	99.605	99.599	4.375	96.625	96.634	96.681	
6.125	100.557	100.541	100.535	6.000	100.005	99.989	99.983	4.500	97.008	97.017	97.065	
6.250	100.660	100.639	100.587	6.125	100.249	100.234	100.227	4.625	96.299	96.300	96.312	
6.375	100.983	100.945	100.930	6.250	100.314	100.277	100.262	4.750	96.777	96.778	96.790	
6.500	101.357	101.320	101.305	6.375	100.750	100.713	100.698	4.875	97.195	97.196	97.208	
6.625	101.616	101.579	101.564	6.500	101.088	101.051	101.036	5.000	97.599	97.592	97.614	
6.750	101.567	101.530	101.471	6.625	101.297	101.260	101.245	5.125	98.033	98.027	98.048	
6.875	101.972	101.935	101.876	6.750	101.315	101.278	101.219	5.250	98.470	98.463	98.485	
7.000	102.335	102.297	102.239	6.875	101.729	101.692	101.633	5.375	98.840	98.834	98.856	
7.125	102.094	102.066	101.998	7.000	102.051	102.014	101.955	5.500	99.105	99.099	99.120	
7.250	101.844	101.730	101.892	7.125	100.369	100.284	100.424	5.625	98.924	98.894	98.894	
7.375	101.561	101.467	101.407	7.250	100.294	100.159	99.975	5.750	99.341	99.311	99.311	
7.500	101.796	101.707	101.646	7.375	100.492	100.364	100.186	5.875	99.700	99.670	99.670	
7.625	101.979	101.900	101.837	7.500	100.693	100.570	100.394	6.000	99.929	99.899	99.899	

Conventional Fixed Adjustments

Cumulative LLPA Cap

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



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

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

Friday, April 28, 2023
Effective Time:
8:28:21 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	96.716	96.653	96.590	5.125	97.367	97.304	97.241	5.875	99.067	99.004	98.941	
4.750	97.080	97.017	96.954	5.250	97.765	97.702	97.639	6.000	99.367	99.304	99.241	
4.875	97.415	97.352	97.289	5.375	98.157	98.094	98.031	6.125	99.729	99.664	99.558	
5.000	97.744	97.681	97.618	5.500	98.465	98.402	98.339	6.250	99.844	99.781	99.719	
5.125	98.357	98.294	98.231	5.625	98.854	98.791	98.728	6.375	100.104	100.041	99.978	
5.250	98.576	98.513	98.450	5.750	99.245	99.182	99.119	6.500	100.307	100.244	100.181	
5.375	98.904	98.841	98.778	5.875	99.645	99.582	99.519	6.625	100.764	100.701	100.639	
5.500	99.241	99.178	99.115	6.000	99.874	99.811	99.748	6.750	100.653	100.590	100.528	
5.625	99.431	99.368	99.305	6.125	100.273	100.210	100.147	6.875	101.118	101.055	100.992	
5.750	99.766	99.703	99.640	6.250	100.164	100.101	100.038	7.000	101.584	101.521	101.458	
5.875	100.105	100.042	99.979	6.375	100.229	100.166	100.103	7.125	101.666	101.603	101.541	
6.000	100.448	100.385	100.322	6.500	100.467	100.404	100.341					
6.125	100.356	100.293	100.230	6.625	100.710	100.647	100.584					
6.250	100.560	100.497	100.434	6.750	100.782	100.719	100.656					
6.375	100.765	100.702	100.639	6.875	101.025	100.962	100.899					
6.500	100.823	100.760	100.697	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	96.725	96.662	96.599	4.875	96.159	96.096	96.033	5.750	98.648	98.585	98.522	
4.875	97.060	96.997	96.934	5.000	96.585	96.522	96.459	5.875	98.712	98.649	98.586	
5.000	97.389	97.326	97.263	5.125	97.012	96.949	96.886	6.000	98.967	98.904	98.841	
5.125	98.002	97.939	97.876	5.250	97.411	97.348	97.285	6.125	99.229	99.166	99.103	
5.250	98.471	98.408	98.345	5.375	97.803	97.740	97.677	6.250	99.490	99.427	99.364	
5.375	98.800	98.737	98.674	5.500	98.360	98.297	98.234	6.375	99.749	99.686	99.623	
5.500	99.136	99.073	99.010	5.625	98.749	98.686	98.623	6.500	100.202	100.139	100.076	
5.625	99.326	99.263	99.200	5.750	99.140	99.077	99.014	6.625	100.659	100.596	100.533	
5.750	99.661	99.598	99.535	5.875	99.540	99.477	99.414	6.750	100.548	100.485	100.422	
5.875	100.000	99.937	99.874	6.000	99.770	99.707	99.644	6.875	101.013	100.950	100.887	
6.000	100.344	100.281	100.218	6.125	100.168	100.105	100.042	7.000	101.479	101.416	101.353	
6.125	100.251	100.188	100.125	6.250	100.059	99.996	99.933	7.125	101.561	101.498	101.435	
6.250	100.455	100.392	100.329	6.375	100.124	100.061	99.998					
6.375	100.660	100.597	100.534	6.500	100.362	100.299	100.236					
6.500	100.718	100.655	100.592									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

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

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

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

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

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



Friday, April 28, 2023
Effective Time:
8:28:21 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	100.864	100.848	100.842	6.000	100.864	100.848	100.842	4.250				
6.125	101.154	101.138	101.132	6.125	101.154	101.138	101.132	4.375				
6.250	101.049	101.012	100.997	6.250	101.049	101.012	100.997	4.500				
6.375	101.520	101.483	101.468	6.375	101.520	101.483	101.468	4.625				
6.500	101.927	101.889	101.874	6.500	101.927	101.889	101.874	4.750				
6.625	102.184	102.147	102.132	6.625	102.184	102.147	102.132	4.875				
6.750	102.027	101.990	101.931	6.750	102.027	101.990	101.931	5.000				
6.875	102.474	102.437	102.378	6.875	102.474	102.437	102.378	5.125				
7.000	102.864	102.827	102.768	7.000	102.864	102.827	102.768	5.250				
7.125	102.881	102.843	102.785	7.125	102.881	102.843	102.785	5.375				
7.250	102.912	102.804	102.741	7.250	102.912	102.804	102.741	5.500				
7.375	103.103	102.995	102.931	7.375	103.103	102.995	102.931	5.625				
7.500	103.479	103.371	103.307	7.500	103.479	103.371	103.307	5.750				
7.625				7.625				5.875				

Home Ready 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.250												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												
5.875												

Home Ready Adjustments

Cumulative LLPA Caps	
Home Ready	0.000

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

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

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

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

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



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

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

Friday, April 28, 2023
Effective Time:
8:28:21 AM

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.883	99.883	99.883	5.875				4.125				
6.000	100.492	100.242	100.242	6.000				4.250				
6.125	100.554	100.554	100.554	6.125				4.375				
6.250	100.925	100.668	100.660	6.250				4.500				
6.375	101.040	101.032	101.025	6.375				4.625				
6.500	101.383	101.376	101.368	6.500				4.750				
6.625	101.857	101.600	101.592	6.625				4.875				
6.750	101.903	101.889	101.866	6.750				5.000				
6.875	102.128	102.114	102.091	6.875				5.125				
7.000	102.458	102.444	102.171	7.000				5.250				
7.125	102.295	102.278	102.255	7.125				5.375				
7.250	102.526	102.427	102.384	7.250				5.500				
7.375				7.375				5.625				
7.500				7.500				5.750				
7.625				7.625				5.875				

Home Possible 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.125												
4.250												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Friday, April 28, 2023
Effective Time:
8:28:21 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	97.378	97.423	97.378	2.125				2.125				
5.250	97.844	97.860	97.835	2.250				2.250				
5.375	98.256	98.278	98.250	2.375				2.375				
5.500	98.704	98.732	98.702	2.500				2.500				
5.625	99.197	99.224	99.195	2.625				2.625				
5.750	99.397	99.395	99.353	2.750				2.750				
5.875	99.747	99.754	99.709	2.875				2.875				
6.000	100.132	100.143	100.096	3.000				3.000				
6.125	100.558	100.569	100.523	3.125				3.125				
6.250	100.586	100.566	100.492	3.250				3.250				
6.375	100.911	100.902	100.825	3.375				3.375				
6.500	101.237	101.238	101.160	3.500				3.500				
6.625	101.646	101.647	101.569	3.625				3.625				
6.750	101.472	101.434	101.422	3.750				3.750				
6.875	101.704	101.680	101.666	3.875				3.875				
7.000	102.020	102.005	101.989	4.000				4.000				
7.125	102.334	102.319	102.303	4.125				4.125				
7.250	102.405	102.347	102.288	4.250				4.250				

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



Friday, April 28, 2023
Effective Time:
8:28:21 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	97.357	97.399	97.372	4.750	97.357	97.399	97.372	4.750	97.357	97.399	97.372	
4.875	97.756	97.776	97.714	4.875	97.756	97.776	97.714	4.875	97.756	97.776	97.714	
5.000	98.917	98.924	98.931	5.000	98.917	98.924	98.931	5.000	98.917	98.924	98.931	
5.125	99.312	99.319	99.327	5.125	99.312	99.319	99.327	5.125	99.312	99.319	99.327	
5.250	99.833	99.833	99.833	5.250	99.833	99.833	99.833	5.250	99.833	99.833	99.833	
5.375	99.694	99.694	99.694	5.375	99.694	99.694	99.694	5.375	99.694	99.694	99.694	
5.500	100.313	100.313	100.313	5.500	100.313	100.313	100.313	5.500	100.313	100.313	100.313	
5.625	100.657	100.657	100.657	5.625	100.657	100.657	100.657	5.625	100.657	100.657	100.657	
5.750	101.137	101.202	101.018	5.750	101.137	101.202	101.018	5.750	101.137	101.202	101.018	
5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	
6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	
6.125	101.677	101.743	101.558	6.125	101.677	101.743	101.558	6.125	101.677	101.743	101.558	
6.250	102.039	101.854	101.669	6.250	102.039	101.854	101.669	6.250	102.039	101.854	101.669	
6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	
6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	
6.625	102.413	102.385	102.357	6.625	102.413	102.385	102.357	6.625	102.413	102.385	102.357	
6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	
6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	
7.000	102.554	102.469	102.384	7.000	102.554	102.469	102.384	7.000	102.554	102.469	102.384	
7.125	102.544	102.476	102.270	7.125	102.544	102.476	102.270	7.125	102.544	102.476	102.270	
7.250	102.730	102.622	102.486	7.250	102.730	102.622	102.486	7.250	102.730	102.622	102.486	
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	89.291	89.453	89.401	2.750	89.291	89.453	89.401	4.500				
2.875	89.791	89.952	89.900	2.875	89.791	89.952	89.900	4.625				
3.000	90.290	90.451	90.399	3.000	90.290	90.451	90.399	4.750	96.333	96.353	96.291	
3.125	90.788	90.949	90.897	3.125	90.788	90.949	90.897	4.875	97.073	97.094	97.031	
3.250	92.406	92.545	92.509	3.250	92.406	92.545	92.509	5.000	97.701	97.722	97.660	
3.375	92.904	93.043	93.007	3.375	92.904	93.043	93.007	5.125	98.225	98.246	98.183	
3.500	93.650	93.789	93.753	3.500	93.650	93.789	93.753	5.250	98.347	98.347	98.347	
3.625	94.143	94.282	94.247	3.625	94.143	94.282	94.247	5.375	98.690	98.689	98.623	
3.750	94.308	94.544	94.610	3.750	94.308	94.544	94.610	5.500	99.229	99.227	99.161	
3.875	95.191	95.227	95.262	3.875	95.191	95.227	95.262	5.625	99.759	99.758	99.692	
4.000	95.592	95.627	95.663	4.000	95.592	95.627	95.663	5.750	100.192	100.007	99.823	
4.125	95.925	95.961	95.996	4.125	95.925	95.961	95.996	5.875	100.460	100.525	100.341	
4.250	96.324	96.762	96.791	4.250	96.324	96.762	96.791	6.000	100.766	100.882	100.503	
4.375	96.800	96.828	96.857	4.375	96.800	96.828	96.857	6.125	101.010	100.986	100.932	
4.500	97.318	97.347	97.375	4.500	97.318	97.347	97.375	6.250	100.694	100.759	100.574	
4.625	97.931	97.710	97.738	4.625	97.931	97.710	97.738	6.375	100.859	100.813	100.756	
4.750	97.911	97.932	97.953	4.750	97.911	97.932	97.953	6.500	101.226	101.180	101.123	
4.875	98.082	98.103	98.125	4.875	98.082	98.103	98.125	6.625	101.361	101.314	101.257	
5.000	98.234	98.307	98.273	5.000	98.234	98.307	98.273	6.750	101.017	100.949	100.855	
5.125	98.669	98.683	98.684	5.125	98.669	98.683	98.684	6.875	101.181	101.113	100.896	
5.250	98.879	98.872	98.894	5.250	98.879	98.872	98.894	7.000	101.474	101.405	101.188	
5.375	98.607	98.657	98.640	5.375	98.607	98.657	98.640	7.125	101.818	101.749	101.533	
5.500	98.951	99.001	98.983	5.500	98.951	99.001	98.983	7.250	101.083	100.993	100.960	
5.625	99.014	99.064	99.047	5.625	99.014	99.064	99.047	7.375				
5.750	98.476	98.476	98.476	5.750	98.476	98.476	98.476	7.500				
5.875	98.801	98.801	98.801	5.875	98.801	98.801	98.801	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	100.460	100.525	100.341	5.875	100.460	100.525	100.341	4.500	94.598	94.599	94.611	
6.000	100.766	100.582	100.503	6.000	100.766	100.582	100.503	4.625	95.071	95.073	95.085	
6.125	101.010	100.986	100.932	6.125	101.010	100.986	100.932	4.750	95.541	95.542	95.554	
6.250	100.694	100.759	100.574	6.250	100.694	100.759	100.574	4.875	95.492	95.485	95.507	
6.375	100.859	100.813	100.756	6.375	100.859	100.813	100.756	5.000	95.960	95.954	95.976	
6.500	101.226	101.180	101.123	6.500	101.226	101.180	101.123	5.125	96.425	96.419	96.440	
6.625	101.361	101.314	101.257	6.625	101.361	101.314	101.257	5.250	96.885	96.878	96.900	
6.750	101.017	100.949	100.855	6.750	101.017	100.949	100.855	5.375	96.031	96.017	96.002	
6.875	101.181	101.113	100.896	6.875	101.181	101.113	100.896	5.500	96.175	96.160	96.146	
7.000	101.474	101.405	101.188	7.000	101.474	101.405	101.188	5.625	96.223	96.209	96.194	
7.125	101.818	101.749	101.533	7.125	101.818	101.749	101.533	5.750	96.851	96.851	96.851	
7.250	101.083	100.993	100.960	7.250	101.083	100.993	100.960	5.875	97.176	97.176	97.176	
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	101.175	100.990	100.806	5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	
6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	
6.125	101.677	101.743	101.558	6.125	101.677	101.743	101.558	6.125	101.677	101.743	101.558	
6.250	102.039	101.854	101.669	6.250	102.039	101.854	101.669	6.250	102.039	101.854	101.669	
6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	
6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	
6.625	102.413	102.385	102.357	6.625	102.413	102.385	102.357	6.625	102.413	102.385	102.357	
6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	
6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	
7.000	102.554	102.469	102.384	7.000	102.554	102.469	102.384	7.000	102.554	102.469	102.384	
7.125	102.544	102.476	102.270	7.125	102.544	102.476	102.270	7.125	102.544	102.476	102.270	
7.250	102.730	102.622	102.486	7.250	102.730	102.622	102.486	7.250	102.730	102.622	102.486	
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	97.318	97.347	97.375	4.500	97.318	97.347	97.375	5.875	100.460	100.525	100.341	
4.625	97.931	97.710	97.738	4.625	97.931	97.710	97.738	6.000	100.766	100.582	100.503	
4.750	97.911	97.932	97.953	4.750	97.911	97.932	97.953	6.125	101.010	100.986	100.932	
4.875	98.082	98.103	98.125	4.875	98.082	98.103	98.125	6.250	100.694	100.759	100.574	
5.000	98.234	98.307	98.273	5.000	98.234	98.307	98.273	6.375	100.859	100.813	100.756	
5.125	98.669	98.683	98.684	5.125	98.669	98.683						



Friday, April 28, 2023
Effective Time:
8:28:21 AM

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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	96.465	96.528	96.500	4.500	96.465	96.528	96.500	4.500				
4.625	97.099	97.162	97.134	4.625	97.099	97.162	97.134	4.625				
4.750	97.724	97.787	97.759	4.750	97.724	97.787	97.759	4.750	97.724	97.787	97.759	
4.875	97.858	97.899	97.837	4.875	97.858	97.899	97.837	4.875	97.858	97.899	97.837	
5.000	98.917	98.924	98.931	5.000	98.917	98.924	98.931	5.000	98.917	98.924	98.931	
5.125	99.312	99.319	99.327	5.125	99.312	99.319	99.327	5.125	99.312	99.319	99.327	
5.250	99.833	99.833	99.833	5.250	99.833	99.833	99.833	5.250	99.833	99.833	99.833	
5.375	99.944	99.944	99.694	5.375	99.944	99.944	99.694	5.375	99.944	99.944	99.694	
5.500	100.313	100.313	100.313	5.500	100.313	100.313	100.313	5.500	100.313	100.313	100.313	
5.625	100.657	100.657	100.657	5.625	100.657	100.657	100.657	5.625	100.657	100.657	100.657	
5.750	101.137	101.202	101.018	5.750	101.137	101.202	101.018	5.750	101.137	101.202	101.018	
5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	
6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	
6.125	101.677	101.493	101.558	6.125	101.677	101.493	101.558	6.125	101.677	101.493	101.558	
6.250	101.789	101.854	101.669	6.250	101.789	101.854	101.669	6.250	101.789	101.854	101.669	
6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	
6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	
6.625	102.163	102.135	102.107	6.625	102.163	102.135	102.107	6.625	102.163	102.135	102.107	
6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	
6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	
7.000	102.554	102.469	102.134	7.000	102.554	102.469	102.134	7.000	102.554	102.469	102.134	
7.125	102.514	102.406	102.270	7.125	102.514	102.406	102.270	7.125	102.514	102.406	102.270	
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	89.783	89.944	89.892	2.875	89.783	89.944	89.892	4.625				
3.000	90.291	90.453	90.400	3.000	90.291	90.453	90.400	4.750				
3.125	90.796	90.957	90.905	3.125	90.796	90.957	90.905	4.875				
3.250	92.382	92.521	92.486	3.250	92.382	92.521	92.486	5.000				
3.375	92.885	93.024	92.988	3.375	92.885	93.024	92.988	5.125				
3.500	93.631	93.770	93.734	3.500	93.631	93.770	93.734	5.250	98.097	98.097	98.097	
3.625	94.118	94.257	94.221	3.625	94.118	94.257	94.221	5.375	98.701	98.720	98.654	
3.750	94.308	94.544	94.610	3.750	94.308	94.544	94.610	5.500	99.214	99.233	99.167	
3.875	95.191	95.227	95.262	3.875	95.191	95.227	95.262	5.625	99.606	99.624	99.559	
4.000	95.592	95.627	95.663	4.000	95.592	95.627	95.663	5.750	100.192	100.007	99.823	
4.125	95.925	95.961	95.996	4.125	95.925	95.961	95.996	5.875	100.460	100.275	100.341	
4.250	96.734	96.762	96.791	4.250	96.734	96.762	96.791	6.000	100.766	100.582	100.397	
4.375	96.800	96.828	96.857	4.375	96.800	96.828	96.857	6.125	100.982	100.798	100.669	
4.500	97.318	97.347	97.375	4.500	97.318	97.347	97.375	6.250	100.694	100.509	100.574	
4.625	97.931	97.710	97.738	4.625	97.931	97.710	97.738	6.375	100.729	100.700	100.672	
4.750	97.911	97.932	97.953	4.750	97.911	97.932	97.953	6.500	100.917	100.891	100.834	
4.875	98.082	98.103	98.125	4.875	98.082	98.103	98.125	6.625	101.236	101.210	101.153	
5.000	98.204	98.207	98.228	5.000	98.204	98.207	98.228	6.750	100.991	100.940	100.855	
5.125	98.669	98.663	98.684	5.125	98.669	98.663	98.684	6.875	100.953	100.904	100.687	
5.250	98.879	98.872	98.894	5.250	98.879	98.872	98.894	7.000	101.244	101.196	100.979	
5.375	98.479	98.529	98.512	5.375	98.479	98.529	98.512	7.125	101.513	101.464	101.247	
5.500	98.784	98.834	98.817	5.500	98.784	98.834	98.817	7.250				
5.625	99.065	99.115	99.098	5.625	99.065	99.115	99.098	7.375				
5.750	98.476	98.476	98.476	5.750	98.476	98.476	98.476	7.500				
5.875	98.801	98.801	98.801	5.875	98.801	98.801	98.801	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	100.460	100.275	100.341	5.875	100.460	100.275	100.341	4.500	94.598	94.599	94.611	
6.000	100.766	100.582	100.397	6.000	100.766	100.582	100.397	4.625	95.071	95.073	95.085	
6.125	100.982	100.798	100.669	6.125	100.982	100.798	100.669	4.750	95.541	95.542	95.554	
6.250	100.694	100.509	100.574	6.250	100.694	100.509	100.574	4.875	95.492	95.485	95.507	
6.375	100.729	100.700	100.672	6.375	100.729	100.700	100.672	5.000	95.960	95.954	95.976	
6.500	100.917	100.891	100.834	6.500	100.917	100.891	100.834	5.125	96.425	96.419	96.440	
6.625	101.236	101.210	101.153	6.625	101.236	101.210	101.153	5.250	96.885	96.878	96.900	
6.750	100.991	100.940	100.855	6.750	100.991	100.940	100.855	5.375	96.031	96.017	96.002	
6.875	100.953	100.904	100.687	6.875	100.953	100.904	100.687	5.500	96.175	96.160	96.146	
7.000	101.244	101.196	100.979	7.000	101.244	101.196	100.979	5.625	96.223	96.209	96.194	
7.125	101.513	101.464	101.247	7.125	101.513	101.464	101.247	5.750	96.851	96.851	96.851	
7.250				7.250				5.875	97.176	97.176	97.176	
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	101.175	100.990	100.806	5.875	101.175	100.990	100.806	5.875	101.175	100.990	100.806	
6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	6.000	101.371	101.187	101.252	
6.125	101.677	101.493	101.558	6.125	101.677	101.493	101.558	6.125	101.677	101.493	101.558	
6.250	101.789	101.854	101.669	6.250	101.789	101.854	101.669	6.250	101.789	101.854	101.669	
6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	6.375	101.904	101.875	101.847	
6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	6.500	101.953	101.925	101.897	
6.625	102.163	102.135	102.107	6.625	102.163	102.135	102.107	6.625	102.163	102.135	102.107	
6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	6.750	102.415	102.330	102.245	
6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	6.875	102.179	102.094	102.009	
7.000	102.554	102.469	102.134	7.000	102.554	102.469	102.134	7.000	102.554	102.469	102.134	
7.125	102.514	102.406	102.270	7.125	102.514	102.406	102.270	7.125	102.514	102.406	102.270	
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	97.318	97.347	97.375	4.500	97.318	97.347	97.375	5.875	100.460	100.275	100.341	
4.625	97.931	97.710	97.738	4.625	97.931	97.710	97.738	6.000	100.766	100.582	100.397	
4.750	97.911	97.932	97.953	4.750	97.911	97.932	97.953	6.125	100.982	100.798	100.669	
4.875	98.082	98.103	98.125	4.875	98.082	98.103	98.125	6.250	100.694	100.509	100.574	
5.000	98.204	98.207	98.228	5.000	98.204	98.207	98.228	6.375	100.729	100.700	100.672	
5.125	98.669	98.663	98.684	5.125	98.669	98.663	98.684	6.500	100.917	100.891	100.834	
5.250	98.879	98.872	98.894	5.250	98.879	98.872	98.894	6.625	101.236	101.210	101.153	
5.375	98.479	98.529	98.512	5.375	98.479							