



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

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

Tuesday, May 2, 2023
Effective Time:
11:43:18 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	40 Day
4.500				4.500				5.000	97.480	97.489	97.428	
4.625				4.625				5.125	98.235	98.243	98.187	
4.750	95.246	95.246	95.196	4.750	95.246	95.246	95.196	5.250	98.744	98.740	98.697	
4.875	95.862	95.862	95.812	4.875	95.862	95.862	95.812	5.375	99.173	99.167	99.126	
5.000	97.076	97.103	97.037	5.000	97.076	97.103	97.037	5.500	99.654	99.646	99.646	
5.125	97.684	97.461	97.645	5.125	97.684	97.461	97.645	5.625	100.040	100.033	100.033	
5.250	98.143	98.157	98.111	5.250	98.143	98.157	98.111	5.750	100.117	100.094	100.050	
5.375	98.576	98.585	98.536	5.375	98.576	98.585	98.536	5.875	100.554	100.530	100.530	
5.500	99.146	99.144	99.139	5.500	99.146	99.144	99.139	6.000	100.967	100.943	100.943	
5.625	99.586	99.579	99.579	5.625	99.586	99.579	99.579	6.125	101.317	101.293	101.262	
5.750	99.702	99.697	99.692	5.750	99.702	99.697	99.692	6.250	101.347	101.306	101.276	
5.875	100.162	100.161	100.161	5.875	100.162	100.161	100.161	6.375	101.685	101.640	101.608	
6.000	100.629	100.605	100.605	6.000	100.629	100.605	100.605	6.500	102.050	102.005	101.973	
6.125	100.961	100.937	100.937	6.125	100.961	100.937	100.937	6.625	102.412	102.370	102.338	
6.250	100.954	100.935	100.937	6.250	100.954	100.935	100.937	6.750	102.350	102.288	102.258	
6.375	101.329	101.307	101.299	6.375	101.329	101.307	101.299	6.875	102.618	102.553	102.521	
6.500	101.767	101.746	101.718	6.500	101.767	101.746	101.718	7.000	102.897	102.837	102.805	
6.625	102.070	102.039	102.003	6.625	102.070	102.039	102.003	7.125	102.929	102.869	102.837	
6.750	101.920	101.875	101.843	6.750	101.920	101.875	101.843	7.250	102.898	102.783	102.721	
6.875	102.309	102.278	102.258	6.875	102.309	102.278	102.258	7.375	102.808	102.727	102.679	
7.000	102.524	102.476	102.445	7.000	102.524	102.476	102.445	7.500	103.105	103.024	102.976	
7.125	102.835	102.784	102.748	7.125	102.835	102.784	102.748	7.625	103.370	103.289	103.240	
7.250	102.898	102.783	102.721	7.250	102.898	102.783	102.721	7.750				
7.375	103.179	103.091	103.028	7.375	103.179	103.091	103.028	7.875				
7.500	103.575	103.487	103.424	7.500	103.575	103.487	103.424	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 15 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	40 Day
3.990	95.661	95.661	95.661	3.990								
4.000	95.701	95.701	95.701	4.000	94.893	94.878	94.863					
4.125	96.031	96.031	96.031	4.125	95.363	95.348	95.333					
4.250	97.347	97.397	97.322	4.250	97.096	97.152	97.078					
4.375	97.831	97.882	97.808	4.375	97.740	97.740	97.690					
4.500	98.181	98.238	98.164	4.500	97.995	97.995	97.945					
4.625	98.277	98.308	98.264	4.625	98.228	98.236	98.264					
4.750	98.772	98.780	98.809	4.750	98.772	98.780	98.809					
4.875	99.245	99.253	99.282	4.875	98.995	99.003	99.032					
5.000	99.583	99.591	99.620	5.000	99.333	99.341	99.370					
5.125	99.521	99.532	99.496	5.125	99.289	99.288	99.402					
5.250	99.898	99.910	99.866	5.250	99.793	99.793	99.906					
5.375	100.235	100.249	100.311	5.375	100.208	100.207	100.071					
5.500	100.520	100.543	100.607	5.500	100.494	100.493	100.357					
5.625	100.400	100.392	100.374	5.625	100.342	100.314	100.343					
5.750	100.820	100.792	100.821	5.750	100.820	100.792	100.821					
5.875	101.224	101.196	101.224	5.875	101.224	101.196	101.224					
6.000	101.502	101.474	101.502	6.000	101.502	101.474	101.502					
6.125	101.229	101.196	101.153	6.125	101.229	101.196	101.153					
6.250	101.698	101.665	101.622	6.250	101.698	101.665	101.622					

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	40 Day
5.750	99.528	99.503	99.456	5.625	98.564	98.540	98.540	4.125	95.815	95.824	95.852	
5.875	99.893	99.863	99.814	5.750	99.114	99.089	99.089	4.250	96.294	96.302	96.331	
6.000	100.268	100.243	100.205	5.875	99.608	99.584	99.584	4.375	96.729	96.737	96.766	
6.125	100.577	100.545	100.518	6.000	99.990	99.966	99.966	4.500	97.112	97.120	97.149	
6.250	100.751	100.706	100.674	6.125	100.236	100.212	100.212	4.625	96.315	96.324	96.352	
6.375	101.100	101.054	101.022	6.250	100.306	100.273	100.257	4.750	96.794	96.802	96.831	
6.500	101.432	101.390	101.363	6.375	100.745	100.712	100.697	4.875	97.221	97.229	97.258	
6.625	101.708	101.656	101.620	6.500	101.084	101.051	101.035	5.000	97.539	97.547	97.576	
6.750	101.472	101.399	101.368	6.625	101.290	101.257	101.241	5.125	97.877	97.876	97.900	
6.875	101.846	101.798	101.767	6.750	101.186	101.138	101.107	5.250	98.319	98.318	98.432	
7.000	102.209	102.162	102.130	6.875	101.603	101.555	101.524	5.375	98.691	98.690	98.804	
7.125	102.229	102.154	102.119	7.000	101.926	101.878	101.847	5.500	98.953	98.952	99.066	
7.250	102.196	102.061	101.952	7.125	100.721	100.591	100.474	5.625	98.901	98.873	98.901	
7.375	101.781	101.670	101.624	7.250	100.560	100.406	100.243	5.750	99.319	99.291	99.320	
7.500	102.019	101.912	101.864	7.375	100.767	100.607	100.448	5.875	99.677	99.649	99.678	
7.625	102.206	102.109	102.056	7.500	100.972	100.813	100.656	6.000	99.905	99.877	99.906	

Conventional Fixed Adjustments

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

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

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375	
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625	
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000	
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250	
700-719	0.000	0.000	-0							



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

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

Tuesday, May 2, 2023
Effective Time:
11:43:18 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	96.622	96.559	96.496	5.125	97.500	97.437	97.374	5.875	99.172	99.109	99.046	
4.750	96.986	96.923	96.860	5.250	97.899	97.836	97.773	6.000	99.427	99.364	99.301	
4.875	97.572	97.259	97.196	5.375	98.042	97.979	97.916	6.125	99.689	99.626	99.563	
5.000	97.901	97.838	97.775	5.500	98.600	98.537	98.474	6.250	99.950	99.887	99.825	
5.125	98.265	98.202	98.139	5.625	98.990	98.927	98.864	6.375	99.960	99.897	99.834	
5.250	98.736	98.673	98.610	5.750	99.382	99.319	99.256	6.500	100.413	100.350	100.288	
5.375	99.064	99.001	98.938	5.875	99.782	99.719	99.656	6.625	100.872	100.809	100.746	
5.500	99.401	99.338	99.275	6.000	100.012	99.949	99.886	6.750	100.760	100.697	100.635	
5.625	99.592	99.529	99.466	6.125	100.411	100.348	100.285	6.875	101.226	101.163	101.100	
5.750	99.927	99.864	99.801	6.250	100.302	100.239	100.176	7.000	101.692	101.629	101.566	
5.875	100.267	100.204	100.141	6.375	100.367	100.304	100.241	7.125	101.775	101.712	101.649	
6.000	100.611	100.548	100.485	6.500	100.605	100.542	100.479					
6.125	100.517	100.454	100.391	6.625	100.848	100.785	100.722					
6.250	100.722	100.659	100.596	6.750	100.921	100.858	100.795					
6.375	100.927	100.864	100.801	6.875	101.164	101.101	101.038					
6.500	100.985	100.922	100.859	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	96.881	96.818	96.755	4.875	96.291	96.228	96.165	5.750	98.752	98.689	98.626	
4.875	97.217	97.154	97.091	5.000	96.718	96.655	96.592	5.875	98.817	98.754	98.691	
5.000	97.546	97.483	97.420	5.125	97.146	97.083	97.020	6.000	99.072	99.009	98.946	
5.125	98.160	98.097	98.034	5.250	97.544	97.481	97.418	6.125	99.334	99.271	99.208	
5.250	98.631	98.568	98.505	5.375	97.937	97.874	97.811	6.250	99.595	99.532	99.469	
5.375	98.960	98.897	98.834	5.500	98.496	98.433	98.370	6.375	99.855	99.792	99.729	
5.500	99.296	99.233	99.170	5.625	98.885	98.822	98.759	6.500	100.309	100.246	100.183	
5.625	99.487	99.424	99.361	5.750	99.277	99.214	99.151	6.625	100.767	100.704	100.641	
5.750	99.822	99.759	99.696	5.875	99.678	99.615	99.552	6.750	100.656	100.593	100.530	
5.875	100.162	100.099	100.036	6.000	99.907	99.844	99.781	6.875	101.121	101.058	100.995	
6.000	100.506	100.443	100.380	6.125	100.306	100.243	100.180	7.000	101.587	101.524	101.461	
6.125	100.413	100.350	100.287	6.250	100.197	100.134	100.071	7.125	101.670	101.607	101.544	
6.250	100.617	100.554	100.491	6.375	100.262	100.199	100.136					
6.375	100.822	100.759	100.696	6.500	100.501	100.438	100.375					
6.500	100.881	100.818	100.755									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

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

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

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

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

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



Tuesday, May 2, 2023
Effective Time:
11:43:18 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	100.849	100.825	100.825	6.000	100.849	100.825	100.825	4.250				
6.125	101.141	101.117	101.117	6.125	101.141	101.117	101.117	4.375				
6.250	101.040	101.007	100.992	6.250	101.040	101.007	100.992	4.500				
6.375	101.515	101.481	101.466	6.375	101.515	101.481	101.466	4.625				
6.500	101.922	101.889	101.873	6.500	101.922	101.889	101.873	4.750				
6.625	102.176	102.143	102.128	6.625	102.176	102.143	102.128	4.875				
6.750	101.898	101.869	101.838	6.750	101.898	101.869	101.838	5.000				
6.875	102.348	102.300	102.269	6.875	102.348	102.300	102.269	5.125				
7.000	102.739	102.692	102.660	7.000	102.739	102.692	102.660	5.250				
7.125	103.002	102.955	102.923	7.125	103.002	102.955	102.923	5.375				
7.250	102.954	102.866	102.804	7.250	102.954	102.866	102.804	5.500				
7.375	103.149	103.061	102.998	7.375	103.149	103.061	102.998	5.625				
7.500	103.545	103.457	103.394	7.500	103.545	103.457	103.394	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

Tuesday, May 2, 2023
 Effective Time:
 11:43:18 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	99.911	99.911	99.911	5.875				4.125				
6.000	100.277	100.277	100.277	6.000				4.250				
6.125	100.596	100.596	100.596	6.125				4.375				
6.250	100.692	100.685	100.677	6.250				4.500				
6.375	101.064	101.057	101.049	6.375				4.625				
6.500	101.412	101.405	101.397	6.500				4.750				
6.625	101.670	101.663	101.655	6.625				4.875				
6.750	101.636	101.619	101.588	6.750				5.000				
6.875	101.896	101.879	101.848	6.875				5.125				
7.000	102.231	102.213	102.182	7.000				5.250				
7.125	102.374	102.297	102.266	7.125				5.375				
7.250	102.648	102.533	102.471	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

Tuesday, May 2, 2023
Effective Time:
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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	97.474	97.501	97.435	2.125				2.125			
5.250	97.933	97.947	97.901	2.250				2.250			
5.375	98.366	98.375	98.326	2.375				2.375			
5.500	98.838	98.845	98.795	2.500				2.500			
5.625	99.357	99.364	99.313	2.625				2.625			
5.750	99.492	99.487	99.440	2.750				2.750			
5.875	99.862	99.851	99.802	2.875				2.875			
6.000	100.261	100.249	100.198	3.000				3.000			
6.125	100.698	100.685	100.634	3.125				3.125			
6.250	100.744	100.719	100.687	3.250				3.250			
6.375	101.088	101.059	101.024	3.375				3.375			
6.500	101.434	101.401	101.365	3.500				3.500			
6.625	101.859	101.827	101.791	3.625				3.625			
6.750	101.710	101.665	101.633	3.750				3.750			
6.875	101.966	101.917	101.882	3.875				3.875			
7.000	102.302	102.251	102.214	4.000				4.000			
7.125	102.625	102.574	102.537	4.125				4.125			
7.250	102.583	102.539	102.470	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



Tuesday, May 2, 2023
Effective Time:
11:43:18 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	97.404	97.480	97.419	4.750	97.404	97.480	97.419	4.750	97.404	97.480	97.419	
4.875	97.734	97.787	97.736	4.875	97.734	97.787	97.736	4.875	97.734	97.787	97.736	
5.000	98.866	98.844	98.823	5.000	98.866	98.844	98.823	5.000	98.866	98.844	98.823	
5.125	99.291	99.270	99.249	5.125	99.291	99.270	99.249	5.125	99.291	99.270	99.249	
5.250	99.785	99.785	99.785	5.250	99.785	99.785	99.785	5.250	99.785	99.785	99.785	
5.375	99.865	99.865	99.865	5.375	99.865	99.865	99.865	5.375	99.865	99.865	99.865	
5.500	100.235	100.235	100.235	5.500	100.235	100.235	100.235	5.500	100.235	100.235	100.235	
5.625	100.579	100.579	100.579	5.625	100.579	100.579	100.579	5.625	100.579	100.579	100.579	
5.750	101.241	101.057	100.872	5.750	101.241	101.057	100.872	5.750	101.241	101.057	100.872	
5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	
6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	
6.125	101.847	101.662	101.477	6.125	101.847	101.662	101.477	6.125	101.847	101.662	101.477	
6.250	101.978	101.794	101.683	6.250	101.978	101.794	101.683	6.250	101.978	101.794	101.683	
6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	
6.500	102.084	102.049	102.013	6.500	102.084	102.049	102.013	6.500	102.084	102.049	102.013	
6.625	102.314	102.279	102.243	6.625	102.314	102.279	102.243	6.625	102.314	102.279	102.243	
6.750	102.614	102.543	102.472	6.750	102.614	102.543	102.472	6.750	102.614	102.543	102.472	
6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	
7.000	102.768	102.697	102.626	7.000	102.768	102.697	102.626	7.000	102.768	102.697	102.626	
7.125	102.743	102.701	102.527	7.125	102.743	102.701	102.527	7.125	102.743	102.701	102.527	
7.250	102.838	102.796	102.622	7.250	102.838	102.796	102.622	7.250	102.838	102.796	102.622	
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	89.390	89.588	89.489	2.750	89.390	89.588	89.489	4.500				
2.875	89.888	90.087	89.988	2.875	89.888	90.087	89.988	4.625				
3.000	90.387	90.586	90.487	3.000	90.387	90.586	90.487	4.750	96.331	96.384	96.312	
3.125	90.885	91.084	90.985	3.125	90.885	91.084	90.985	4.875	97.074	97.126	97.054	
3.250	92.485	92.660	92.576	3.250	92.485	92.660	92.576	5.000	97.704	97.756	97.684	
3.375	92.983	93.158	93.074	3.375	92.983	93.158	93.074	5.125	98.230	98.283	98.211	
3.500	93.729	93.904	93.820	3.500	93.729	93.904	93.820	5.250	98.299	98.299	98.299	
3.625	94.224	94.399	94.315	3.625	94.224	94.399	94.315	5.375	98.724	98.502	98.672	
3.750	94.697	94.705	94.734	3.750	94.697	94.705	94.734	5.500	99.016	99.044	99.214	
3.875	95.388	95.423	95.459	3.875	95.388	95.423	95.459	5.625	99.552	99.581	99.501	
4.000	95.789	95.824	95.860	4.000	95.789	95.824	95.860	5.750	100.046	99.862	99.677	
4.125	96.122	96.158	96.193	4.125	96.122	96.158	96.193	5.875	100.549	100.365	100.180	
4.250	96.844	96.880	96.915	4.250	96.844	96.880	96.915	6.000	100.656	100.643	100.555	
4.375	97.160	97.196	97.231	4.375	97.160	97.196	97.231	6.125	101.091	101.096	101.009	
4.500	97.678	97.714	97.750	4.500	97.678	97.714	97.750	6.250	100.633	100.699	100.514	
4.625	98.041	98.077	98.112	4.625	98.041	98.077	98.112	6.375	100.934	100.915	100.845	
4.750	97.937	98.041	97.986	4.750	97.937	98.041	97.986	6.500	101.052	101.034	100.964	
4.875	98.380	98.484	98.429	4.875	98.380	98.484	98.429	6.625	101.435	101.416	101.346	
5.000	98.549	98.653	98.598	5.000	98.549	98.653	98.598	6.750	101.197	101.155	100.971	
5.125	98.940	99.044	98.989	5.125	98.940	99.044	98.989	6.875	101.372	101.330	101.146	
5.250	98.971	98.999	99.084	5.250	98.971	98.999	99.084	7.000	101.675	101.633	101.448	
5.375	99.055	99.135	99.095	5.375	99.055	99.135	99.095	7.125	102.028	101.985	101.801	
5.500	99.410	99.491	99.451	5.500	99.410	99.491	99.451	7.250	101.380	101.314	101.252	
5.625	99.735	99.816	99.776	5.625	99.735	99.816	99.776	7.375				
5.750	98.445	98.445	98.445	5.750	98.445	98.445	98.445	7.500				
5.875	98.770	98.770	98.770	5.875	98.770	98.770	98.770	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	100.549	100.365	100.180	5.875	100.549	100.365	100.180	4.500	94.869	94.878	94.906	
6.000	100.656	100.643	100.555	6.000	100.656	100.643	100.555	4.625	95.343	95.352	95.380	
6.125	101.091	101.096	101.009	6.125	101.091	101.096	101.009	4.750	95.564	95.573	95.601	
6.250	100.633	100.699	100.514	6.250	100.633	100.699	100.514	4.875	95.330	95.329	95.443	
6.375	100.934	100.915	100.845	6.375	100.934	100.915	100.845	5.000	95.800	95.799	95.913	
6.500	101.052	101.034	100.964	6.500	101.052	101.034	100.964	5.125	96.266	96.265	96.379	
6.625	101.435	101.416	101.346	6.625	101.435	101.416	101.346	5.250	96.727	96.727	96.840	
6.750	101.197	101.155	100.971	6.750	101.197	101.155	100.971	5.375	96.029	96.029	96.029	
6.875	101.372	101.330	101.146	6.875	101.372	101.330	101.146	5.500	96.173	96.173	96.173	
7.000	101.675	101.633	101.448	7.000	101.675	101.633	101.448	5.625	96.221	96.221	96.221	
7.125	102.028	101.985	101.801	7.125	102.028	101.985	101.801	5.750	96.820	96.820	96.820	
7.250	101.380	101.314	101.252	7.250	101.380	101.314	101.252	5.875	97.145	97.145	97.145	
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	101.014	100.830	100.895	5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	
6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	
6.125	101.847	101.662	101.477	6.125	101.847	101.662	101.477	6.125	101.847	101.662	101.477	
6.250	101.978	101.794	101.683	6.250	101.978	101.794	101.683	6.250	101.978	101.794	101.683	
6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	
6.500	102.084	102.049	102.013	6.500	102.084	102.049	102.013	6.500	102.084	102.049	102.013	
6.625	102.314	102.279	102.243	6.625	102.314	102.279	102.243	6.625	102.314	102.279	102.243	
6.750	102.614	102.543	102.472	6.750	102.614	102.543	102.472	6.750	102.614	102.543	102.472	
6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	
7.000	102.768	102.697	102.626	7.000	102.768	102.697	102.626	7.000	102.768	102.697	102.626	
7.125	102.743	102.701	102.527	7.125	102.743	102.701	102.527	7.125	102.743	102.701	102.527	
7.250	102.838	102.796	102.622	7.250	102.838	102.796	102.622	7.250	102.838	102.796	102.622	
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	97.678	97.714	97.750	4.500	97.678	97.714	97.750	5.875	100.549	100.365	100.180	
4.625	98.041	98.077	98.112	4.625	98.041	98.077	98.112	6.000	100.656	100.643	100.555	
4.750	97.937	98.041	97.986	4.750	97.937	98.041	97.986	6.125	101.091	101.096	101.009	
4.875	98.380	98.484	98.429	4.875	98.380	98.484	98.429	6.250	100.633	100.699	100.514	
5.000	98.549	98.653	98.598	5.000	98.549	98.653	98.598	6.375	100.934	100.915	100.845	
5.125	98.940	99.044	98.989	5.125	98.940	99.044						



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

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

Tuesday, May 2, 2023
Effective Time:
11:43:18 AM

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	96.506	96.602	96.541	4.500	96.506	96.602	96.541	4.500				
4.625	97.141	97.237	97.176	4.625	97.141	97.237	97.176	4.625				
4.750	97.768	97.864	97.802	4.750	97.768	97.864	97.802	4.750	97.768	97.864	97.802	
4.875	97.836	97.908	97.858	4.875	97.836	97.908	97.858	4.875	97.836	97.908	97.858	
5.000	98.866	98.844	98.823	5.000	98.866	98.844	98.823	5.000	98.866	98.844	98.823	
5.125	99.291	99.270	99.249	5.125	99.291	99.270	99.249	5.125	99.291	99.270	99.249	
5.250	99.785	99.785	99.785	5.250	99.785	99.785	99.785	5.250	99.785	99.785	99.785	
5.375	99.865	99.865	99.865	5.375	99.865	99.865	99.865	5.375	99.865	99.865	99.865	
5.500	100.235	100.235	100.235	5.500	100.235	100.235	100.235	5.500	100.235	100.235	100.235	
5.625	100.579	100.579	100.579	5.625	100.579	100.579	100.579	5.625	100.579	100.579	100.579	
5.750	101.241	101.057	100.872	5.750	101.241	101.057	100.872	5.750	101.241	101.057	100.872	
5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	
6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	
6.125	101.597	101.662	101.477	6.125	101.597	101.662	101.477	6.125	101.597	101.662	101.477	
6.250	101.978	101.794	101.609	6.250	101.978	101.794	101.609	6.250	101.978	101.794	101.609	
6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	
6.500	101.834	101.799	101.763	6.500	101.834	101.799	101.763	6.500	101.834	101.799	101.763	
6.625	102.064	102.279	101.993	6.625	102.064	102.279	101.993	6.625	102.064	102.279	101.993	
6.750	102.364	102.293	102.222	6.750	102.364	102.293	102.222	6.750	102.364	102.293	102.222	
6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	
7.000	102.518	102.697	102.376	7.000	102.518	102.697	102.376	7.000	102.518	102.697	102.376	
7.125	102.497	102.475	102.301	7.125	102.497	102.475	102.301	7.125	102.497	102.475	102.301	
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	89.882	90.081	89.982	2.875	89.882	90.081	89.982	4.625				
3.000	90.391	90.590	90.491	3.000	90.391	90.590	90.491	4.750				
3.125	90.898	91.097	90.998	3.125	90.898	91.097	90.998	4.875				
3.250	92.463	92.638	92.554	3.250	92.463	92.638	92.554	5.000				
3.375	92.967	93.143	93.059	3.375	92.967	93.143	93.059	5.125				
3.500	93.720	93.892	93.808	3.500	93.720	93.892	93.808	5.250	98.299	98.299	98.299	
3.625	94.208	94.384	94.300	3.625	94.208	94.384	94.300	5.375	98.495	98.544	98.713	
3.750	94.697	94.705	94.734	3.750	94.697	94.705	94.734	5.500	99.026	99.074	98.994	
3.875	95.388	95.423	95.459	3.875	95.388	95.423	95.459	5.625	99.696	99.494	99.664	
4.000	95.789	95.824	95.860	4.000	95.789	95.824	95.860	5.750	100.046	99.862	99.677	
4.125	96.122	96.158	96.193	4.125	96.122	96.158	96.193	5.875	100.549	100.365	100.180	
4.250	96.844	96.880	96.915	4.250	96.844	96.880	96.915	6.000	100.656	100.527	100.440	
4.375	97.160	97.196	97.231	4.375	97.160	97.196	97.231	6.125	100.902	100.907	100.820	
4.500	97.678	97.714	97.750	4.500	97.678	97.714	97.750	6.250	100.633	100.699	100.514	
4.625	98.041	98.077	98.112	4.625	98.041	98.077	98.112	6.375	100.699	100.701	100.631	
4.750	97.933	97.971	97.970	4.750	97.933	97.971	97.970	6.500	100.999	101.000	100.931	
4.875	98.269	98.373	98.319	4.875	98.269	98.373	98.319	6.625	101.298	101.299	101.230	
5.000	98.392	98.496	98.442	5.000	98.392	98.496	98.442	6.750	101.065	101.043	100.858	
5.125	98.985	98.839	99.034	5.125	98.985	98.839	99.034	6.875	101.142	101.119	100.935	
5.250	98.971	98.970	99.084	5.250	98.971	98.970	99.084	7.000	101.443	101.421	101.236	
5.375	98.927	99.007	98.968	5.375	98.927	99.007	98.968	7.125	101.720	101.697	101.513	
5.500	99.240	99.321	99.281	5.500	99.240	99.321	99.281	7.250				
5.625	99.529	99.610	99.570	5.625	99.529	99.610	99.570	7.375				
5.750	98.445	98.445	98.445	5.750	98.445	98.445	98.445	7.500				
5.875	98.770	98.770	98.770	5.875	98.770	98.770	98.770	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	100.549	100.365	100.180	5.875	100.549	100.365	100.180	4.500	94.869	94.878	94.906	
6.000	100.656	100.527	100.440	6.000	100.656	100.527	100.440	4.625	95.093	95.352	95.130	
6.125	100.902	100.907	100.820	6.125	100.902	100.907	100.820	4.750	95.564	95.573	95.601	
6.250	100.633	100.699	100.514	6.250	100.633	100.699	100.514	4.875	95.330	95.329	95.443	
6.375	100.699	100.701	100.631	6.375	100.699	100.701	100.631	5.000	95.800	95.799	95.913	
6.500	100.999	101.000	100.931	6.500	100.999	101.000	100.931	5.125	96.266	96.265	96.379	
6.625	101.298	101.299	101.230	6.625	101.298	101.299	101.230	5.250	96.727	96.727	96.840	
6.750	101.065	101.043	100.858	6.750	101.065	101.043	100.858	5.375	96.029	96.029	96.029	
6.875	101.142	101.119	100.935	6.875	101.142	101.119	100.935	5.500	96.173	96.173	96.173	
7.000	101.443	101.421	101.236	7.000	101.443	101.421	101.236	5.625	96.221	96.221	96.221	
7.125	101.720	101.697	101.513	7.125	101.720	101.697	101.513	5.750	96.820	96.820	96.820	
7.250				7.250				5.875	97.145	97.145	97.145	
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	101.014	100.830	100.895	5.875	101.014	100.830	100.895	5.875	101.014	100.830	100.895	
6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	6.000	101.261	101.326	101.141	
6.125	101.597	101.662	101.477	6.125	101.597	101.662	101.477	6.125	101.597	101.662	101.477	
6.250	101.978	101.794	101.609	6.250	101.978	101.794	101.609	6.250	101.978	101.794	101.609	
6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	6.375	101.775	101.739	101.703	
6.500	101.834	101.799	101.763	6.500	101.834	101.799	101.763	6.500	101.834	101.799	101.763	
6.625	102.064	102.279	101.993	6.625	102.064	102.279	101.993	6.625	102.064	102.279	101.993	
6.750	102.364	102.293	102.222	6.750	102.364	102.293	102.222	6.750	102.364	102.293	102.222	
6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	6.875	102.373	102.302	102.231	
7.000	102.518	102.697	102.376	7.000	102.518	102.697	102.376	7.000	102.518	102.697	102.376	
7.125	102.497	102.475	102.301	7.125	102.497	102.475	102.301	7.125	102.497	102.475	102.301	
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	97.678	97.714	97.750	4.500	97.678	97.714	97.750	5.875	100.549	100.365	100.180	
4.625	98.041	98.077	98.112	4.625	98.041	98.077	98.112	6.000	100.656	100.527	100.440	
4.750	97.933	97.971	97.970	4.750	97.933	97.971	97.970	6.125	100.902	100.907	100.820	
4.875	98.269	98.373	98.319	4.875	98.269	98.373	98.319	6.250	100.633	100.699	100.514	
5.000	98.392	98.496	98.442	5.000	98.392	98.496						