



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

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

Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	97.814	97.766	97.751	
4.625				4.625				5.125	98.690	98.696	98.720	
4.750	95.845	95.845	95.795	4.750	95.845	95.845	95.795	5.250	99.051	99.050	99.066	
4.875	96.469	96.469	96.419	4.875	96.469	96.469	96.419	5.375	99.630	99.629	99.645	
5.000	97.566	97.533	97.513	5.000	97.566	97.533	97.513	5.500	100.109	100.108	100.124	
5.125	98.164	98.131	98.111	5.125	98.164	98.131	98.111	5.625	100.448	100.447	100.463	
5.250	98.611	98.592	98.565	5.250	98.611	98.592	98.565	5.750	100.406	100.385	100.369	
5.375	99.087	99.087	99.087	5.375	99.087	99.087	99.087	5.875	100.882	100.861	100.845	
5.500	99.616	99.615	99.631	5.500	99.616	99.615	99.631	6.000	101.286	101.265	101.250	
5.625	100.052	100.051	100.066	5.625	100.052	100.051	100.066	6.125	101.599	101.578	101.562	
5.750	100.133	100.133	100.133	5.750	100.133	100.133	100.133	6.250	101.396	101.358	101.312	
5.875	100.578	100.578	100.578	5.875	100.578	100.578	100.578	6.375	101.779	101.739	101.723	
6.000	100.949	100.939	100.939	6.000	100.949	100.939	100.939	6.500	102.160	102.121	102.105	
6.125	101.274	101.253	101.238	6.125	101.274	101.253	101.238	6.625	102.486	102.446	102.430	
6.250	101.192	101.192	101.192	6.250	101.192	101.192	101.192	6.750	102.965	102.950	102.994	
6.375	101.537	101.537	101.537	6.375	101.537	101.537	101.537	6.875	102.441	102.396	102.365	
6.500	101.883	101.879	101.879	6.500	101.883	101.879	101.879	7.000	102.813	102.768	102.737	
6.625	102.180	102.140	102.124	6.625	102.180	102.140	102.124	7.125	102.871	102.850	102.791	
6.750	102.019	102.009	101.994	6.750	102.019	102.009	101.994	7.250	102.972	102.887	102.817	
6.875	102.362	102.317	102.285	6.875	102.362	102.317	102.285	7.375	102.805	102.714	102.644	
7.000	102.758	102.713	102.682	7.000	102.758	102.713	102.682	7.500	103.096	103.004	102.934	
7.125	103.043	102.997	102.966	7.125	103.043	102.997	102.966	7.625	103.353	103.261	103.191	
7.250	102.972	102.887	102.817	7.250	102.972	102.887	102.817	7.750				
7.375	103.268	103.202	103.108	7.375	103.268	103.202	103.108	7.875				
7.500	103.602	103.536	103.442	7.500	103.602	103.536	103.442	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	
3.990	96.230	96.230	96.230	3.990								
4.000	96.265	96.265	96.265	4.000	95.455	95.440	95.425					
4.125	96.591	96.591	96.591	4.125	95.911	95.906	95.892					
4.250	97.764	97.817	97.764	4.250	97.518	97.571	97.520					
4.375	98.240	98.294	98.241	4.375	98.266	98.266	98.216					
4.500	98.588	98.641	98.589	4.500	98.508	98.508	98.458					
4.625	98.692	98.690	98.640	4.625	98.692	98.690	98.640					
4.750	99.215	99.212	99.163	4.750	98.965	99.212	98.913					
4.875	99.654	99.651	99.601	4.875	99.404	99.401	99.351					
5.000	99.984	99.982	99.932	5.000	99.734	99.732	99.682					
5.125	99.755	99.743	99.708	5.125	99.755	99.743	99.708					
5.250	100.242	100.229	100.194	5.250	99.992	99.979	99.944					
5.375	100.655	100.642	100.607	5.375	100.405	100.392	100.357					
5.500	100.948	100.936	100.901	5.500	100.698	100.686	100.651					
5.625	100.558	100.528	100.528	5.625	100.558	100.528	100.528					
5.750	101.031	101.001	101.001	5.750	100.781	101.001	100.751					
5.875	101.436	101.406	101.406	5.875	101.186	101.156	101.156					
6.000	101.719	101.689	101.689	6.000	101.469	101.439	101.439					
6.125	101.471	101.417	101.360	6.125	101.471	101.417	101.110					
6.250	101.938	101.884	101.827	6.250	101.938	101.884	101.827					

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	99.812	99.792	99.737	5.625	99.379	99.359	99.304	4.125	96.186	96.199	96.228	
5.875	100.203	100.183	100.121	5.750	99.802	99.782	99.722	4.250	96.665	96.678	96.706	
6.000	100.554	100.533	100.518	5.875	100.185	100.164	100.149	4.375	97.100	97.113	97.141	
6.125	100.888	100.859	100.825	6.000	100.560	100.539	100.523	4.500	97.483	97.496	97.524	
6.250	100.941	100.908	100.860	6.125	100.799	100.778	100.762	4.625	97.930	97.928	96.978	
6.375	101.250	101.210	101.162	6.250	101.029	100.999	100.951	4.750	97.488	97.485	97.186	
6.500	101.545	101.499	101.479	6.375	101.283	101.245	101.193	4.875	97.633	97.630	97.581	
6.625	101.826	101.773	101.750	6.500	101.520	101.477	101.456	5.000	97.944	97.941	97.892	
6.750	101.810	101.754	101.717	6.625	101.766	101.716	101.679	5.125	98.345	98.332	98.297	
6.875	102.133	102.070	102.033	6.750	101.651	101.606	101.574	5.250	98.770	98.758	98.722	
7.000	102.421	102.352	102.315	6.875	101.803	101.758	101.727	5.375	99.141	99.129	99.094	
7.125	102.454	102.378	102.341	7.000	101.548	101.482	101.445	5.500	99.410	99.398	99.363	
7.250	101.989	102.129	102.012	7.125	101.855	101.783	101.746	5.625	99.117	99.087	99.087	
7.375	101.987	101.896	101.827	7.250	101.465	101.390	101.283	5.750	99.532	99.502	99.502	
7.500	102.233	102.137	102.072	7.375	100.686	100.573	100.392	5.875	99.892	99.862	99.862	
7.625	102.174	102.076	102.003	7.500	100.896	100.784	100.599	6.000	98.475	98.485	98.485	

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

Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	97.061	96.998	96.935	5.125	97.988	97.925	97.862	5.875	99.643	99.580	99.518	
4.750	97.427	97.364	97.301	5.250	98.390	98.327	98.264	6.000	99.899	99.836	99.774	
4.875	97.763	97.700	97.637	5.375	98.785	98.722	98.659	6.125	100.163	100.100	100.037	
5.000	98.093	98.030	97.967	5.500	99.097	99.034	98.971	6.250	100.425	100.362	100.300	
5.125	98.709	98.396	98.333	5.625	99.489	99.426	99.363	6.375	100.436	100.373	100.311	
5.250	98.931	98.868	98.805	5.750	99.883	99.820	99.757	6.500	100.892	100.829	100.767	
5.375	99.261	99.198	99.135	5.875	100.286	100.223	100.160	6.625	101.353	101.290	101.228	
5.500	99.599	99.536	99.473	6.000	100.517	100.454	100.391	6.750	101.240	101.177	101.114	
5.625	99.790	99.727	99.664	6.125	100.918	100.855	100.792	6.875	101.708	101.645	101.582	
5.750	100.126	100.063	100.000	6.250	100.806	100.743	100.680	7.000	102.177	102.114	102.051	
5.875	100.466	100.403	100.340	6.375	100.870	100.807	100.744	7.125	102.259	102.196	102.133	
6.000	100.811	100.748	100.685	6.500	101.110	101.047	100.984					
6.125	100.717	100.654	100.591	6.625	101.354	101.291	101.228					
6.250	100.922	100.859	100.796	6.750	101.425	101.362	101.299					
6.375	101.127	101.064	101.001	6.875	101.669	101.606	101.543					
6.500	101.185	101.122	101.059	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	97.072	97.009	96.946	4.875	96.775	96.712	96.649	5.750	99.224	99.161	99.098	
4.875	97.408	97.345	97.282	5.000	97.204	97.141	97.078	5.875	99.289	99.226	99.163	
5.000	97.739	97.676	97.613	5.125	97.634	97.571	97.508	6.000	99.545	99.482	99.419	
5.125	98.355	98.292	98.229	5.250	98.035	97.972	97.909	6.125	99.808	99.745	99.682	
5.250	98.827	98.764	98.701	5.375	98.430	98.367	98.304	6.250	100.071	100.008	99.945	
5.375	99.156	99.093	99.030	5.500	98.992	98.929	98.866	6.375	100.331	100.268	100.205	
5.500	99.494	99.431	99.368	5.625	99.384	99.321	99.258	6.500	100.787	100.724	100.661	
5.625	99.685	99.622	99.559	5.750	99.778	99.715	99.652	6.625	101.248	101.185	101.122	
5.750	100.021	99.958	99.895	5.875	100.181	100.118	100.055	6.750	101.135	101.072	101.009	
5.875	100.361	100.298	100.235	6.000	100.412	100.349	100.286	6.875	101.603	101.540	101.477	
6.000	100.706	100.643	100.580	6.125	100.813	100.750	100.687	7.000	102.072	102.009	101.946	
6.125	100.612	100.549	100.486	6.250	100.701	100.638	100.575	7.125	102.154	102.091	102.028	
6.250	100.817	100.754	100.691	6.375	100.766	100.703	100.640					
6.375	101.022	100.959	100.896	6.500	101.005	100.942	100.879					
6.500	101.080	101.017	100.954									
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



Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	101.169	101.148	101.132	6.000	101.169	101.148	101.132	4.250	96.838	96.838	96.838	
6.125	101.454	101.433	101.417	6.125	101.454	101.433	101.417	4.375	97.182	97.182	97.182	
6.250	101.238	101.198	101.192	6.250	101.238	101.198	101.192	4.500	97.458	97.458	97.458	
6.375	101.697	101.657	101.641	6.375	101.697	101.657	101.641	4.625	97.887	97.887	97.887	
6.500	102.100	102.060	102.045	6.500	102.100	102.060	102.045	4.750	98.535	98.535	98.535	
6.625	102.371	102.331	102.316	6.625	102.371	102.331	102.316	4.875	98.840	98.840	98.840	
6.750	102.146	102.101	102.070	6.750	102.146	102.101	102.070	5.000	99.094	99.094	99.094	
6.875	102.582	102.537	102.505	6.875	102.582	102.537	102.505	5.125	99.167	99.167	99.167	
7.000	102.973	102.928	102.897	7.000	102.973	102.928	102.897	5.250	99.585	99.585	99.585	
7.125	103.013	102.967	102.936	7.125	103.013	102.967	102.936	5.375	99.672	99.672	99.672	
7.250	103.098	103.032	102.938	7.250	103.098	103.032	102.938	5.500	99.826	99.826	99.826	
7.375	103.238	103.172	103.078	7.375	103.238	103.172	103.078	5.625	99.914	99.914	99.914	
7.500	103.572	103.506	103.412	7.500	103.572	103.506	103.412	5.750	99.950	99.950	99.950	
7.625				7.625				5.875	100.282	100.282	100.032	

Home Ready 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.250	96.521	96.506	96.242									
4.375	96.821	96.805	96.541									
4.500	97.090	97.074	97.060									
4.625	97.700	97.694	97.444									
4.750	98.022	98.015	97.765									
4.875	98.121	98.114	98.114									
5.000	98.310	98.295	98.286									
5.125	98.588	98.588	98.588									
5.250	98.862	98.862	98.862									
5.375	99.094	99.094	99.094									
5.500	99.289	99.289	99.289									
5.625	99.478	99.478	99.228									
5.750	99.885	99.872	99.647									
5.875	100.173	100.159	99.854									

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



Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.328	100.328	100.328	5.875	100.328	100.328	100.328	4.125	96.591	96.591	96.591	
6.000	100.689	100.689	100.689	6.000	100.689	100.689	100.689	4.250	96.838	96.838	96.838	
6.125	100.987	100.987	100.987	6.125	100.987	100.987	100.987	4.375	97.182	97.182	97.182	
6.250	100.942	100.942	100.942	6.250	100.942	100.942	100.942	4.500	97.458	97.458	97.458	
6.375	101.287	101.287	101.287	6.375	101.287	101.287	101.287	4.625	97.887	97.887	97.887	
6.500	101.629	101.629	101.629	6.500	101.629	101.629	101.629	4.750	98.535	98.535	98.535	
6.625	101.857	101.857	101.857	6.625	101.857	101.857	101.857	4.875	98.840	98.840	98.840	
6.750	102.019	102.009	101.744	6.750	101.769	101.759	101.744	5.000	99.094	99.094	99.094	
6.875	102.252	102.242	101.976	6.875	102.002	101.992	101.976	5.125	99.167	99.167	99.167	
7.000	102.590	102.331	102.315	7.000	102.340	102.331	102.315	5.250	99.585	99.585	99.585	
7.125	102.466	102.426	102.411	7.125	102.466	102.426	102.411	5.375	99.672	99.672	99.672	
7.250	102.722	102.637	102.567	7.250	102.722	102.637	102.567	5.500	99.826	99.826	99.826	
7.375	101.559	101.491	101.405	7.375	101.304	101.238	101.151	5.625	99.914	99.914	99.914	
7.500	101.890	101.822	101.737	7.500	101.607	101.536	101.451	5.750	99.950	99.950	99.950	
7.625				7.625				5.875	100.282	100.282	100.032	

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	96.171	96.156	95.892									
4.250	96.521	96.506	96.242									
4.375	96.821	96.805	96.541									
4.500	97.090	97.074	97.060									
4.625	97.700	97.694	97.444									
4.750	98.022	98.015	97.765									
4.875	98.121	98.114	98.114									
5.000	98.310	98.295	98.286									
5.125	98.588	98.588	98.588									
5.250	98.862	98.862	98.862									
5.375	99.094	99.094	99.094									
5.500	99.289	99.289	99.289									
5.625	99.478	99.478	99.228									
5.750	99.885	99.872	99.647									

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

Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	97.954	97.921	97.901	2.125				2.125				
5.250	98.401	98.382	98.355	2.250				2.250				
5.375	98.825	98.801	98.772	2.375				2.375				
5.500	99.284	99.257	99.226	2.500				2.500				
5.625	99.783	99.757	99.726	2.625				2.625				
5.750	99.783	99.754	99.717	2.750				2.750				
5.875	100.147	100.114	100.073	2.875				2.875				
6.000	100.540	100.504	100.462	3.000				3.000				
6.125	100.975	100.939	100.897	3.125				3.125				
6.250	100.891	100.869	100.820	3.250				3.250				
6.375	101.226	101.200	101.148	3.375				3.375				
6.500	101.552	101.523	101.470	3.500				3.500				
6.625	101.939	101.910	101.857	3.625				3.625				
6.750	101.659	101.659	101.599	3.750				3.750				
6.875	101.897	101.893	101.830	3.875				3.875				
7.000	102.208	102.201	102.137	4.000				4.000				
7.125	102.501	102.494	102.430	4.125				4.125				
7.250	102.546	102.475	102.404	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



Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	97.931	98.001	97.946	4.750	97.931	98.001	97.946	4.750	97.931	98.001	97.946	
4.875	98.229	98.275	98.215	4.875	98.229	98.275	98.215	4.875	98.229	98.275	98.215	
5.000	99.448	99.470	99.491	5.000	99.448	99.470	99.491	5.000	99.448	99.470	99.491	
5.125	99.945	99.967	99.988	5.125	99.945	99.967	99.988	5.125	99.945	99.967	99.988	
5.250	100.185	100.185	100.185	5.250	100.185	100.185	100.185	5.250	100.185	100.185	100.185	
5.375	99.979	99.979	99.979	5.375	99.979	99.979	99.979	5.375	99.979	99.979	99.979	
5.500	100.581	100.581	100.581	5.500	100.581	100.581	100.581	5.500	100.581	100.581	100.581	
5.625	100.912	100.912	100.912	5.625	100.912	100.912	100.912	5.625	100.912	100.912	100.912	
5.750	101.276	101.130	101.065	5.750	101.276	101.130	101.065	5.750	101.276	101.130	101.065	
5.875	101.031	100.846	100.911	5.875	101.031	100.846	100.911	5.875	101.031	100.846	100.911	
6.000	101.483	101.298	101.114	6.000	101.483	101.298	101.114	6.000	101.483	101.298	101.114	
6.125	101.838	101.653	101.468	6.125	101.838	101.653	101.468	6.125	101.838	101.653	101.468	
6.250	101.939	101.754	101.598	6.250	101.939	101.754	101.598	6.250	101.939	101.754	101.598	
6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	
6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	
6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	
6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	
6.875	102.199	102.371	102.043	6.875	102.199	102.371	102.043	6.875	102.199	102.371	102.043	
7.000	102.611	102.533	102.455	7.000	102.611	102.533	102.455	7.000	102.611	102.533	102.455	
7.125	102.546	102.498	102.343	7.125	102.546	102.498	102.343	7.125	102.546	102.498	102.343	
7.250	102.684	102.583	102.466	7.250	102.684	102.583	102.466	7.250	102.684	102.583	102.466	
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	89.810	89.829	89.878	2.750	89.810	89.829	89.878	4.500				
2.875	90.310	90.330	90.379	2.875	90.310	90.330	90.379	4.625				
3.000	90.811	90.830	90.879	3.000	90.811	90.830	90.879	4.750	96.830	96.877	96.795	
3.125	91.311	91.330	91.379	3.125	91.311	91.330	91.379	4.875	97.568	97.615	97.533	
3.250	92.933	92.990	93.024	3.250	92.933	92.990	93.024	5.000	98.192	98.239	98.157	
3.375	93.432	93.489	93.523	3.375	93.432	93.489	93.523	5.125	98.712	98.759	98.677	
3.500	94.179	94.236	94.270	3.500	94.179	94.236	94.270	5.250	98.699	98.699	98.699	
3.625	94.673	94.730	94.765	3.625	94.673	94.730	94.765	5.375	99.019	99.042	98.952	
3.750	95.155	95.161	95.182	3.750	95.155	95.161	95.182	5.500	99.553	99.326	99.486	
3.875	95.715	95.758	95.800	3.875	95.715	95.758	95.800	5.625	99.825	99.848	100.008	
4.000	96.116	96.159	96.201	4.000	96.116	96.159	96.201	5.750	100.081	100.147	99.962	
4.125	96.450	96.492	96.535	4.125	96.450	96.492	96.535	5.875	100.566	100.381	100.196	
4.250	97.250	97.292	97.335	4.250	97.250	97.292	97.335	6.000	100.654	100.654	100.573	
4.375	97.561	97.604	97.646	4.375	97.561	97.604	97.646	6.125	101.069	101.068	100.988	
4.500	98.069	98.112	98.154	4.500	98.069	98.112	98.154	6.250	100.844	100.659	100.475	
4.625	98.427	98.469	98.512	4.625	98.427	98.469	98.512	6.375	100.867	100.843	100.762	
4.750	98.419	98.417	98.367	4.750	98.419	98.417	98.367	6.500	100.979	100.955	100.874	
4.875	98.618	98.664	98.652	4.875	98.618	98.664	98.652	6.625	101.349	101.325	101.244	
5.000	99.017	99.063	99.051	5.000	99.017	99.063	99.051	6.750	101.058	101.010	100.845	
5.125	99.384	99.429	99.418	5.125	99.384	99.429	99.418	6.875	101.209	101.161	100.996	
5.250	99.496	99.484	99.449	5.250	99.496	99.484	99.449	7.000	101.489	101.441	101.276	
5.375	99.164	99.232	99.205	5.375	99.164	99.232	99.205	7.125	101.822	101.774	101.609	
5.500	99.498	99.566	99.539	5.500	99.498	99.566	99.539	7.250	101.094	101.023	100.967	
5.625	99.801	99.869	99.842	5.625	99.801	99.869	99.842	7.375				
5.750	98.691	98.698	98.705	5.750	98.691	98.698	98.705	7.500				
5.875	99.002	99.010	99.017	5.875	99.002	99.010	99.017	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	100.566	100.381	100.196	5.875	100.566	100.381	100.196	4.500	95.365	95.363	95.063	
6.000	100.654	100.654	100.573	6.000	100.654	100.654	100.573	4.625	95.585	95.582	95.533	
6.125	101.069	101.068	100.988	6.125	101.069	101.068	100.988	4.750	96.050	96.048	95.998	
6.250	100.844	100.659	100.475	6.250	100.844	100.659	100.475	4.875	95.873	95.861	95.826	
6.375	100.867	100.843	100.762	6.375	100.867	100.843	100.762	5.000	96.339	96.327	96.291	
6.500	100.979	100.955	100.874	6.500	100.979	100.955	100.874	5.125	96.799	96.786	96.751	
6.625	101.349	101.325	101.244	6.625	101.349	101.325	101.244	5.250	97.253	97.241	97.205	
6.750	101.058	101.010	100.845	6.750	101.058	101.010	100.845	5.375	96.273	96.273	96.273	
6.875	101.209	101.161	100.996	6.875	101.209	101.161	100.996	5.500	96.407	96.407	96.407	
7.000	101.489	101.441	101.276	7.000	101.489	101.441	101.276	5.625	96.449	96.449	96.449	
7.125	101.822	101.774	101.609	7.125	101.822	101.774	101.609	5.750	97.066	97.073	97.080	
7.250	101.094	101.023	100.967	7.250	101.094	101.023	100.967	5.875	97.377	97.385	97.392	
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	101.094	100.946	100.911	5.875	101.094	100.946	100.911	5.875	101.094	100.946	100.911	
6.000	101.483	101.298	101.114	6.000	101.483	101.298	101.114	6.000	101.483	101.298	101.114	
6.125	101.838	101.653	101.468	6.125	101.838	101.653	101.468	6.125	101.838	101.653	101.468	
6.250	101.939	101.754	101.598	6.250	101.939	101.754	101.598	6.250	101.939	101.754	101.598	
6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	
6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	
6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	
6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	
6.875	102.199	102.371	102.043	6.875	102.199	102.371	102.043	6.875	102.199	102.371	102.043	
7.000	102.611	102.533	102.455	7.000	102.611	102.533	102.455	7.000	102.611	102.533	102.455	
7.125	102.546	102.498	102.343	7.125	102.546	102.498	102.343	7.125	102.546	102.498	102.343	
7.250	102.684	102.583	102.466	7.250	102.684	102.583	102.466	7.250	102.684	102.583	102.466	
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	98.069	98.112	98.154	4.500	98.069	98.112	98.154	5.875	100.566	100.381	100.196	
4.625	98.427	98.469	98.512	4.625	98.427	98.469	98.512	6.000	100.654	100.654	100.573	
4.750	98.419	98.417	98.367	4.750	98.419	98.417	98.367	6.125	101.069	101.068	100.988	
4.875	98.618	98.664	98.652	4.875	98.618	98.664	98.652	6.250	100.844	100.659	100.475	
5.000	99.017	99.063	99.051	5.000	99.017	99.063	99.051	6.375	100.867	100.843	100.762	
5.125	99.384	99.429	99.418	5.125	99.384	99.4						



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

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

Thursday, May 4, 2023
Effective Time:
2:47:20 PM

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	97.045	97.135	97.080	4.500	97.045	97.135	97.080	4.500				
4.625	97.677	97.767	97.712	4.625	97.677	97.767	97.712	4.625				
4.750	98.296	98.386	98.331	4.750	98.296	98.386	98.331	4.750	98.296	98.386	98.331	
4.875	98.330	98.396	98.336	4.875	98.330	98.396	98.336	4.875	98.330	98.396	98.336	
5.000	99.448	99.470	99.491	5.000	99.448	99.470	99.491	5.000	99.448	99.470	99.491	
5.125	99.945	99.967	99.988	5.125	99.945	99.967	99.988	5.125	99.945	99.967	99.988	
5.250	100.185	100.185	100.185	5.250	100.185	100.185	100.185	5.250	100.185	100.185	100.185	
5.375	100.229	100.229	100.229	5.375	100.229	100.229	100.229	5.375	100.229	100.229	100.229	
5.500	100.581	100.581	100.581	5.500	100.581	100.581	100.581	5.500	100.581	100.581	100.581	
5.625	100.912	100.912	100.912	5.625	100.912	100.912	100.912	5.625	100.912	100.912	100.912	
5.750	101.276	101.092	100.948	5.750	101.276	101.092	100.948	5.750	101.276	101.092	100.948	
5.875	101.031	100.846	100.911	5.875	101.031	100.846	100.911	5.875	101.031	100.846	100.911	
6.000	101.233	101.298	101.114	6.000	101.233	101.298	101.114	6.000	101.233	101.298	101.114	
6.125	101.588	101.653	101.468	6.125	101.588	101.653	101.468	6.125	101.588	101.653	101.468	
6.250	101.939	101.754	101.570	6.250	101.939	101.754	101.570	6.250	101.939	101.754	101.570	
6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	
6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	
6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	
6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	
6.875	102.199	102.121	102.043	6.875	102.199	102.121	102.043	6.875	102.199	102.121	102.043	
7.000	102.361	102.283	102.205	7.000	102.361	102.283	102.205	7.000	102.361	102.283	102.205	
7.125	102.481	102.380	102.262	7.125	102.481	102.380	102.262	7.125	102.481	102.380	102.262	
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	90.303	90.322	90.371	2.875	90.303	90.322	90.371	4.625				
3.000	90.812	90.831	90.881	3.000	90.812	90.831	90.881	4.750				
3.125	91.318	91.337	91.387	3.125	91.318	91.337	91.387	4.875				
3.250	92.909	92.966	93.000	3.250	92.909	92.966	93.000	5.000				
3.375	93.412	93.469	93.503	3.375	93.412	93.469	93.503	5.125				
3.500	94.178	94.215	94.249	3.500	94.178	94.215	94.249	5.250	98.449	98.449	98.449	
3.625	94.667	94.701	94.735	3.625	94.667	94.701	94.735	5.375	99.020	99.063	98.973	
3.750	95.155	95.161	95.182	3.750	95.155	95.161	95.182	5.500	99.520	99.563	99.473	
3.875	95.715	95.758	95.800	3.875	95.715	95.758	95.800	5.625	99.893	99.936	99.847	
4.000	96.116	96.159	96.201	4.000	96.116	96.159	96.201	5.750	100.081	100.147	99.962	
4.125	96.450	96.492	96.535	4.125	96.450	96.492	96.535	5.875	100.316	100.381	100.196	
4.250	97.250	97.292	97.335	4.250	97.250	97.292	97.335	6.000	100.628	100.464	100.384	
4.375	97.561	97.604	97.396	4.375	97.561	97.604	97.396	6.125	100.893	100.789	100.709	
4.500	97.819	97.862	97.904	4.500	97.819	97.862	97.904	6.250	100.844	100.659	100.475	
4.625	98.427	98.219	98.262	4.625	98.427	98.219	98.262	6.375	100.608	100.603	100.523	
4.750	98.419	98.417	98.367	4.750	98.419	98.417	98.367	6.500	100.934	100.679	100.849	
4.875	98.494	98.539	98.528	4.875	98.494	98.539	98.528	6.625	100.994	100.990	100.909	
5.000	98.845	98.890	98.879	5.000	98.845	98.890	98.879	6.750	100.934	100.906	100.758	
5.125	99.165	99.210	99.198	5.125	99.165	99.210	99.198	6.875	100.989	100.961	100.796	
5.250	99.246	99.484	99.449	5.250	99.246	99.484	99.449	7.000	101.271	101.243	101.078	
5.375	99.035	99.102	99.075	5.375	99.035	99.102	99.075	7.125	101.529	101.501	101.336	
5.500	99.332	99.400	99.373	5.500	99.332	99.400	99.373	7.250				
5.625	99.605	99.673	99.646	5.625	99.605	99.673	99.646	7.375				
5.750	98.691	98.698	98.705	5.750	98.691	98.698	98.705	7.500				
5.875	99.002	99.010	99.017	5.875	99.002	99.010	99.017	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	100.316	100.381	100.196	5.875	100.316	100.381	100.196	4.500	95.115	95.113	95.063	
6.000	100.628	100.464	100.384	6.000	100.628	100.464	100.384	4.625	95.585	95.582	95.533	
6.125	100.893	100.789	100.709	6.125	100.893	100.789	100.709	4.750	96.050	96.048	95.998	
6.250	100.844	100.659	100.475	6.250	100.844	100.659	100.475	4.875	95.873	95.861	95.826	
6.375	100.608	100.603	100.523	6.375	100.608	100.603	100.523	5.000	96.339	96.327	96.291	
6.500	100.934	100.679	100.849	6.500	100.934	100.679	100.849	5.125	96.799	96.786	96.751	
6.625	100.994	100.990	100.909	6.625	100.994	100.990	100.909	5.250	97.253	97.241	97.205	
6.750	100.934	100.906	100.758	6.750	100.934	100.906	100.758	5.375	96.273	96.273	96.273	
6.875	100.989	100.961	100.796	6.875	100.989	100.961	100.796	5.500	96.407	96.407	96.407	
7.000	101.271	101.243	101.078	7.000	101.271	101.243	101.078	5.625	96.449	96.449	96.449	
7.125	101.529	101.501	101.336	7.125	101.529	101.501	101.336	5.750	97.066	97.073	97.080	
7.250				7.250				5.875	97.377	97.385	97.392	
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	101.031	100.846	100.911	5.875	101.031	100.846	100.911	5.875	101.031	100.846	100.911	
6.000	101.233	101.298	101.114	6.000	101.233	101.298	101.114	6.000	101.233	101.298	101.114	
6.125	101.588	101.653	101.468	6.125	101.588	101.653	101.468	6.125	101.588	101.653	101.468	
6.250	101.939	101.754	101.570	6.250	101.939	101.754	101.570	6.250	101.939	101.754	101.570	
6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	6.375	101.594	101.558	101.523	
6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	6.500	101.861	101.825	101.790	
6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	6.625	102.121	102.085	102.050	
6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	6.750	102.458	102.380	102.302	
6.875	102.199	102.121	102.043	6.875	102.199	102.121	102.043	6.875	102.199	102.121	102.043	
7.000	102.361	102.283	102.205	7.000	102.361	102.283	102.205	7.000	102.361	102.283	102.205	
7.125	102.481	102.380	102.262	7.125	102.481	102.380	102.262	7.125	102.481	102.380	102.262	
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	97.819	97.862	97.904	4.500	97.819	97.862	97.904	5.875	100.316	100.381	100.196	
4.625	98.427	98.219	98.262	4.625	98.427	98.219	98.262	6.000	100.628	100.464	100.384	
4.750	98.419	98.417	98.367	4.750	98.419	98.417	98.367	6.125	100.893	100.789	100.709	
4.875	98.494	98.539	98.528	4.875	98.494	98.539	98.528	6.250	100.844	100.659	100.475	
5.000	98.845	98.890	98.879	5.000	98.845	98.890	98.879	6.375	100.608	100.603	100.523	
5.125	99.165	99.210	99.198	5.125	99.165	99.210	99.198	6.500	100.934	100.679	100.849	
5.250	99.246	99.484	99.449	5.250	99.246	99.484	99.449	6.625	100.994	100.990	100.909	
5.375	99.035	99.102	99.075	5.3								