



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

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

Friday, May 5, 2023
Effective Time:
11:22:41 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				5.000	97.415	97.391	97.380	
4.625				4.625				5.125	98.304	98.281	98.250	
4.750	95.243	95.243	95.193	4.750	95.243	95.243	95.193	5.250	98.689	98.674	98.689	
4.875	96.114	96.114	96.064	4.875	96.114	96.114	96.064	5.375	99.259	99.244	99.260	
5.000	97.163	97.163	97.137	5.000	97.163	97.163	97.137	5.500	99.715	99.700	99.716	
5.125	97.519	97.509	97.493	5.125	97.519	97.509	97.493	5.625	100.057	100.042	100.057	
5.250	98.224	98.224	98.224	5.250	98.224	98.224	98.224	5.750	100.100	100.079	100.079	
5.375	98.760	98.760	98.760	5.375	98.760	98.760	98.760	5.875	100.569	100.547	100.547	
5.500	99.274	99.274	99.274	5.500	99.274	99.274	99.274	6.000	100.968	100.946	100.946	
5.625	99.676	99.661	99.677	5.625	99.676	99.661	99.677	6.125	101.285	101.263	101.263	
5.750	99.867	99.867	99.867	5.750	99.867	99.867	99.867	6.250	101.196	101.163	101.155	
5.875	100.309	100.309	100.309	5.875	100.309	100.309	100.309	6.375	101.619	101.586	101.578	
6.000	100.671	100.671	100.671	6.000	100.671	100.671	100.671	6.500	102.002	101.969	101.961	
6.125	100.963	100.963	100.963	6.125	100.963	100.963	100.963	6.625	102.326	102.293	102.285	
6.250	101.023	101.020	101.012	6.250	101.023	101.020	101.012	6.750	101.940	101.929	101.913	
6.375	101.364	101.361	101.353	6.375	101.364	101.361	101.353	6.875	102.296	102.255	102.247	
6.500	101.724	101.699	101.691	6.500	101.724	101.699	101.691	7.000	102.674	102.632	102.625	
6.625	102.020	101.987	101.979	6.625	102.020	101.987	101.979	7.125	102.682	102.684	102.628	
6.750	101.940	101.929	101.913	6.750	101.940	101.929	101.913	7.250	102.870	102.797	102.711	
6.875	102.217	102.179	102.168	6.875	102.217	102.179	102.168	7.375	102.627	102.527	102.461	
7.000	102.619	102.577	102.570	7.000	102.619	102.577	102.570	7.500	102.919	102.818	102.752	
7.125	102.898	102.857	102.849	7.125	102.898	102.857	102.849	7.625	103.179	103.078	103.011	
7.250	102.870	102.797	102.711	7.250	102.870	102.797	102.711	7.750				
7.375	103.211	103.136	103.066	7.375	103.211	103.136	103.066	7.875				
7.500	103.543	103.468	103.397	7.500	103.543	103.468	103.397	8.000				
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	
3.990	95.876	95.876	95.876	3.990								
4.000	95.919	95.919	95.919	4.000	95.109	95.093	95.079					
4.125	96.249	96.249	96.249	4.125	95.578	95.563	95.549					
4.250	97.429	97.375	97.391	4.250	97.175	97.120	97.137					
4.375	97.912	97.857	97.874	4.375	97.752	97.752	97.702					
4.500	98.264	98.209	98.226	4.500	98.008	98.008	97.958					
4.625	98.356	98.351	98.358	4.625	98.356	98.351	98.358					
4.750	98.873	98.867	98.875	4.750	98.623	98.617	98.625					
4.875	99.308	99.303	99.310	4.875	99.058	99.053	99.060					
5.000	99.636	99.631	99.638	5.000	99.386	99.381	99.388					
5.125	99.505	99.477	99.484	5.125	99.505	99.477	99.484					
5.250	99.989	99.961	99.968	5.250	99.739	99.711	99.718					
5.375	100.401	100.373	100.380	5.375	100.151	100.123	100.130					
5.500	100.696	100.668	100.675	5.500	100.446	100.418	100.425					
5.625	100.443	100.409	100.395	5.625	100.443	100.409	100.395					
5.750	100.915	100.881	100.867	5.750	100.665	100.631	100.617					
5.875	101.320	101.286	101.272	5.875	101.070	101.036	101.022					
6.000	101.603	101.569	101.555	6.000	101.353	101.319	101.305					
6.125	101.283	101.238	101.181	6.125	101.283	100.988	100.931					
6.250	101.748	101.703	101.646	6.250	101.748	101.703	101.646					
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	99.491	99.461	99.427	5.625	99.053	98.986	98.966	4.125	95.939	95.951	95.980	
5.875	99.873	99.824	99.824	5.750	99.473	99.404	99.384	4.250	96.418	96.430	96.458	
6.000	100.237	100.215	100.215	5.875	99.872	99.850	99.850	4.375	96.853	96.865	96.893	
6.125	100.548	100.526	100.526	6.000	100.341	100.320	100.320	4.500	97.236	97.248	97.276	
6.250	100.674	100.642	100.602	6.125	100.485	100.463	100.463	4.625	96.694	96.688	96.695	
6.375	101.002	100.969	100.961	6.250	100.795	100.743	100.726	4.750	97.146	97.141	97.148	
6.500	101.376	101.343	101.335	6.375	101.040	100.985	100.973	4.875	97.539	97.533	97.291	
6.625	101.647	101.614	101.606	6.500	101.353	101.320	101.312	5.000	97.917	97.889	97.646	
6.750	101.687	101.637	101.622	6.625	101.575	101.542	101.535	5.125	98.094	98.066	98.073	
6.875	102.011	101.958	101.943	6.750	101.256	101.214	101.206	5.250	98.518	98.490	98.497	
7.000	102.305	102.248	102.233	6.875	101.658	101.617	101.609	5.375	98.888	98.860	98.867	
7.125	102.340	102.281	102.266	7.000	101.990	101.948	101.941	5.500	99.159	99.130	99.138	
7.250	101.886	101.786	101.653	7.125	101.633	101.575	101.560	5.625	99.002	98.968	98.954	
7.375	101.963	101.785	101.772	7.250	101.329	101.155	101.135	5.750	99.416	99.382	99.368	
7.500	102.127	101.945	101.933	7.375	100.498	100.379	100.204	5.875	99.776	99.742	99.728	
7.625	101.995	101.888	101.817	7.500	100.707	100.585	100.412	6.000	100.008	99.975	99.960	
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	-0.625	-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										



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

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

Friday, May 5, 2023
Effective Time:
11:22:41 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	96.796	96.710	96.619	5.125	97.878	97.793	97.702	5.875	99.507	99.422	99.330	
4.750	97.289	97.204	97.113	5.250	98.153	98.068	97.977	6.000	99.799	99.714	99.622	
4.875	97.657	97.571	97.480	5.375	98.411	98.326	98.234	6.125	100.068	99.982	99.891	
5.000	97.961	97.876	97.784	5.500	98.914	98.851	98.788	6.250	100.109	100.024	99.932	
5.125	98.334	98.271	98.208	5.625	99.308	99.245	99.182	6.375	100.196	100.133	100.071	
5.250	98.808	98.745	98.682	5.750	99.699	99.636	99.573	6.500	100.396	100.333	100.271	
5.375	99.135	99.072	99.009	5.875	100.091	100.028	99.965	6.625	100.848	100.785	100.723	
5.500	99.462	99.399	99.336	6.000	100.317	100.254	100.191	6.750	100.732	100.669	100.606	
5.625	99.649	99.586	99.523	6.125	100.719	100.656	100.543	6.875	101.191	101.128	101.065	
5.750	99.986	99.923	99.860	6.250	100.606	100.543	100.480	7.000	101.655	101.592	101.529	
5.875	100.322	100.259	99.946	6.375	100.665	100.602	100.539	7.125	101.738	101.675	101.612	
6.000	100.409	100.346	100.283	6.500	100.648	100.585	100.522					
6.125	100.561	100.498	100.435	6.625	100.719	100.656	100.593					
6.250	100.509	100.446	100.383	6.750	100.955	100.892	100.829					
6.375	100.711	100.648	100.585	6.875	101.198	101.135	101.072					
6.500	100.770	100.707	100.644	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	96.645	96.582	96.519	4.875	96.295	96.232	96.169	5.750	98.744	98.681	98.618	
4.875	97.009	96.946	96.883	5.000	96.722	96.659	96.596	5.875	98.813	98.750	98.687	
5.000	97.363	97.300	97.237	5.125	97.150	97.087	97.024	6.000	99.068	99.005	98.942	
5.125	97.979	97.916	97.853	5.250	97.578	97.515	97.452	6.125	99.321	99.258	99.195	
5.250	98.453	98.390	98.327	5.375	97.997	97.934	97.871	6.250	99.579	99.516	99.453	
5.375	98.780	98.717	98.654	5.500	98.559	98.496	98.433	6.375	99.841	99.778	99.715	
5.500	99.108	99.045	98.982	5.625	98.953	98.890	98.827	6.500	100.292	100.229	100.166	
5.625	99.294	99.231	99.168	5.750	99.345	99.282	99.219	6.625	100.743	100.680	100.617	
5.750	99.632	99.569	99.506	5.875	99.736	99.673	99.610	6.750	100.627	100.564	100.501	
5.875	99.967	99.904	99.841	6.000	99.963	99.900	99.837	6.875	101.086	101.023	100.960	
6.000	100.304	100.241	100.178	6.125	100.365	100.302	100.239	7.000	101.550	101.487	101.424	
6.125	100.206	100.143	100.080	6.250	100.252	100.189	100.126	7.125	101.633	101.570	101.507	
6.250	100.404	100.341	100.278	6.375	100.310	100.247	100.184					
6.375	100.607	100.544	100.481	6.500	100.544	100.481	100.418					
6.500	100.665	100.602	100.539									
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



Friday, May 5, 2023
Effective Time:
11:22:41 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	100.850	100.829	100.829	6.000	100.850	100.829	100.829	4.250	96.499	96.499	96.499	
6.125	101.139	101.118	101.118	6.125	101.139	101.118	101.118	4.375	96.844	96.844	96.844	
6.250	101.081	101.048	101.040	6.250	101.081	101.048	101.040	4.500	97.411	97.411	97.161	
6.375	101.537	101.504	101.496	6.375	101.537	101.504	101.496	4.625	97.591	97.591	97.591	
6.500	101.942	101.909	101.901	6.500	101.942	101.909	101.901	4.750	98.241	98.241	98.241	
6.625	102.212	102.179	102.171	6.625	102.212	102.179	102.171	4.875	98.543	98.543	98.543	
6.750	102.001	101.960	101.952	6.750	102.001	101.960	101.952	5.000	98.797	98.797	98.797	
6.875	102.437	102.396	102.388	6.875	102.437	102.396	102.388	5.125	98.917	98.917	98.917	
7.000	102.835	102.793	102.785	7.000	102.835	102.793	102.785	5.250	99.335	99.335	99.335	
7.125	102.868	103.077	103.069	7.125	102.868	103.077	103.069	5.375	99.419	99.419	99.419	
7.250	103.048	102.973	102.902	7.250	103.048	102.973	102.902	5.500	99.817	99.817	99.567	
7.375	103.181	103.106	103.036	7.375	103.181	103.106	103.036	5.625	99.659	99.659	99.659	
7.500	103.513	103.438	103.367	7.500	103.513	103.438	103.367	5.750	99.728	99.728	99.728	
7.625				7.625				5.875	100.057	100.057	99.807	

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	96.181	96.165	95.901									
4.375	96.479	96.464	96.450									
4.500	96.775	96.758	96.745									
4.625	97.402	97.397	97.397									
4.750	97.726	97.721	97.721									
4.875	97.823	97.818	97.818									
5.000	98.105	98.089	97.990									
5.125	98.338	98.338	98.338									
5.250	98.610	98.610	98.610									
5.375	98.841	98.841	98.841									
5.500	99.098	99.084	99.035									
5.625	99.222	99.222	99.222									
5.750	99.722	99.708	99.425									
5.875	100.010	99.995	99.629									

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	-0.250	-0.625	-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



Friday, May 5, 2023
Effective Time:
11:22:41 AM

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

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

Home Possible												
Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.059	100.059	100.059	5.875	100.059	100.059	100.059	4.125	96.249	96.249	96.249	
6.000	100.421	100.421	100.421	6.000	100.421	100.421	100.421	4.250	96.499	96.499	96.499	
6.125	100.713	100.713	100.713	6.125	100.713	100.713	100.713	4.375	96.844	96.844	96.844	
6.250	101.023	100.770	100.762	6.250	100.773	100.770	100.762	4.500	97.411	97.411	97.161	
6.375	101.364	101.111	101.103	6.375	101.114	101.111	101.103	4.625	97.591	97.591	97.591	
6.500	101.452	101.449	101.441	6.500	101.452	101.449	101.441	4.750	98.241	98.241	98.241	
6.625	101.682	101.679	101.671	6.625	101.682	101.679	101.671	4.875	98.543	98.543	98.543	
6.750	101.940	101.929	101.663	6.750	101.690	101.679	101.663	5.000	98.797	98.797	98.797	
6.875	102.189	102.179	101.913	6.875	101.939	101.929	101.913	5.125	98.917	98.917	98.917	
7.000	102.503	102.492	102.227	7.000	102.253	102.242	102.227	5.250	99.335	99.335	99.335	
7.125	102.362	102.339	102.323	7.125	102.362	102.339	102.323	5.375	99.419	99.419	99.419	
7.250	102.620	102.547	102.461	7.250	102.620	102.547	102.461	5.500	99.817	99.817	99.567	
7.375	101.469	101.307	101.254	7.375	101.197	101.034	100.981	5.625	99.659	99.659	99.659	
7.500	101.783	101.620	101.564	7.500	101.498	101.334	101.278	5.750	99.728	99.728	99.728	
7.625				7.625				5.875	100.057	100.057	99.807	

Home Possible 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.125	95.828	95.813	95.799									
4.250	96.181	96.165	95.901									
4.375	96.479	96.464	96.450									
4.500	96.775	96.758	96.745									
4.625	97.402	97.397	97.397									
4.750	97.726	97.721	97.721									
4.875	97.823	97.818	97.818									
5.000	98.105	98.089	97.990									
5.125	98.338	98.338	98.338									
5.250	98.610	98.610	98.610									
5.375	98.841	98.841	98.841									
5.500	99.098	99.084	99.035									
5.625	99.222	99.222	99.222									
5.750	99.722	99.708	99.425									

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Friday, May 5, 2023
Effective Time:
11:22:41 AM

RefiNow											
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
5.125	97.559	97.549	97.533	2.125				2.125			
5.250	97.994	97.982	97.960	2.250				2.250			
5.375	98.421	98.405	98.380	2.375				2.375			
5.500	98.886	98.866	98.840	2.500				2.500			
5.625	99.405	99.386	99.359	2.625				2.625			
5.750	99.459	99.454	99.420	2.750				2.750			
5.875	99.816	99.806	99.770	2.875				2.875			
6.000	100.208	100.196	100.158	3.000				3.000			
6.125	100.649	100.637	100.599	3.125				3.125			
6.250	100.550	100.536	100.491	3.250				3.250			
6.375	100.879	100.860	100.813	3.375				3.375			
6.500	101.205	101.183	101.134	3.500				3.500			
6.625	101.597	101.575	101.526	3.625				3.625			
6.750	101.475	101.499	101.443	3.750				3.750			
6.875	101.704	101.723	101.665	3.875				3.875			
7.000	102.008	102.024	101.964	4.000				4.000			
7.125	102.305	102.321	102.261	4.125				4.125			
7.250	102.368	102.289	102.222	4.250				4.250			

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



Friday, May 5, 2023
Effective Time:
11:22:41 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	97.572	97.625	97.586	4.750	97.572	97.625	97.586	4.750	97.572	97.625	97.586	
4.875	97.910	97.940	97.896	4.875	97.910	97.940	97.896	4.875	97.910	97.940	97.896	
5.000	99.210	99.217	99.224	5.000	99.210	99.217	99.224	5.000	99.210	99.217	99.224	
5.125	99.707	99.714	99.721	5.125	99.707	99.714	99.721	5.125	99.707	99.714	99.721	
5.250	100.070	100.078	100.085	5.250	100.070	100.078	100.085	5.250	100.070	100.078	100.085	
5.375	99.835	99.842	99.849	5.375	99.835	99.842	99.849	5.375	99.835	99.842	99.849	
5.500	100.446	100.453	100.210	5.500	100.446	100.453	100.210	5.500	100.446	100.453	100.210	
5.625	100.798	100.805	100.812	5.625	100.798	100.805	100.812	5.625	100.798	100.805	100.812	
5.750	101.036	100.865	100.800	5.750	101.036	100.865	100.800	5.750	101.036	100.865	100.800	
5.875	100.791	100.606	100.671	5.875	100.791	100.606	100.671	5.875	100.791	100.606	100.671	
6.000	101.283	101.099	100.914	6.000	101.283	101.099	100.914	6.000	101.283	101.099	100.914	
6.125	101.638	101.453	101.268	6.125	101.638	101.453	101.268	6.125	101.638	101.453	101.268	
6.250	101.714	101.530	101.384	6.250	101.714	101.530	101.384	6.250	101.714	101.530	101.384	
6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	
6.500	101.811	101.782	101.754	6.500	101.811	101.782	101.754	6.500	101.811	101.782	101.754	
6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	
6.750	102.262	102.413	102.313	6.750	102.262	102.413	102.313	6.750	102.262	102.413	102.313	
6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	
7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	
7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	
7.250	102.696	102.574	102.444	7.250	102.696	102.574	102.444	7.250	102.696	102.574	102.444	
7.375				7.375				7.375				
7.500				7.500				7.500				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750	89.434	89.421	89.487	2.750	89.434	89.421	89.487	4.500				
2.875	89.935	89.923	89.989	2.875	89.935	89.923	89.989	4.625				
3.000	90.437	90.424	90.490	3.000	90.437	90.424	90.490	4.750	96.480	96.510	96.444	
3.125	90.939	90.926	90.992	3.125	90.939	90.926	90.992	4.875	97.219	97.249	97.183	
3.250	92.525	92.534	92.585	3.250	92.525	92.534	92.585	5.000	97.844	97.874	97.808	
3.375	93.026	93.035	93.086	3.375	93.026	93.035	93.086	5.125	98.366	98.396	98.330	
3.500	93.900	93.906	93.934	3.500	93.900	93.906	93.934	5.250	98.334	98.341	98.348	
3.625	94.388	94.394	94.423	3.625	94.388	94.394	94.423	5.375	98.731	98.737	98.648	
3.750	94.623	94.879	94.908	3.750	94.623	94.879	94.908	5.500	99.266	99.273	99.183	
3.875	95.562	95.604	95.647	3.875	95.562	95.604	95.647	5.625	99.792	99.798	99.709	
4.000	95.962	96.005	96.048	4.000	95.962	96.005	96.048	5.750	99.841	99.907	99.722	
4.125	96.296	96.339	96.381	4.125	96.296	96.339	96.381	5.875	100.326	100.141	99.956	
4.250	97.070	96.856	96.891	4.250	97.070	96.856	96.891	6.000	100.428	100.390	100.310	
4.375	97.132	97.167	97.203	4.375	97.132	97.167	97.203	6.125	100.835	100.818	100.738	
4.500	97.640	97.675	97.711	4.500	97.640	97.675	97.711	6.250	100.619	100.435	100.250	
4.625	98.247	98.033	98.068	4.625	98.247	98.033	98.068	6.375	100.626	100.585	100.489	
4.750	98.283	98.311	98.340	4.750	98.283	98.311	98.340	6.500	100.735	100.694	100.598	
4.875	98.446	98.474	98.503	4.875	98.446	98.474	98.503	6.625	101.106	101.065	100.969	
5.000	98.781	98.810	98.815	5.000	98.781	98.810	98.815	6.750	100.906	100.841	100.607	
5.125	99.162	99.192	99.197	5.125	99.162	99.192	99.197	6.875	101.060	100.995	100.690	
5.250	99.247	99.219	99.226	5.250	99.247	99.219	99.226	7.000	101.342	101.277	100.972	
5.375	99.009	99.013	99.003	5.375	99.009	99.013	99.003	7.125	101.675	101.611	101.306	
5.500	99.353	99.357	99.347	5.500	99.353	99.357	99.347	7.250	101.000	100.911	100.809	
5.625	99.666	99.670	99.660	5.625	99.666	99.670	99.660	7.375				
5.750	98.540	98.540	98.540	5.750	98.540	98.540	98.540	7.500				
5.875	98.852	98.852	98.852	5.875	98.852	98.852	98.852	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	100.326	100.141	99.956	5.875	100.326	100.141	99.956	4.500	95.031	95.026	94.783	
6.000	100.428	100.390	100.310	6.000	100.428	100.390	100.310	4.625	95.250	95.244	95.251	
6.125	100.835	100.818	100.738	6.125	100.835	100.818	100.738	4.750	95.714	95.709	95.716	
6.250	100.619	100.435	100.250	6.250	100.619	100.435	100.250	4.875	95.629	95.600	95.608	
6.375	100.626	100.585	100.489	6.375	100.626	100.585	100.489	5.000	96.092	96.064	96.071	
6.500	100.735	100.694	100.598	6.500	100.735	100.694	100.598	5.125	96.551	96.523	96.530	
6.625	101.106	101.065	100.969	6.625	101.106	101.065	100.969	5.250	97.003	96.975	96.982	
6.750	100.906	100.841	100.607	6.750	100.906	100.841	100.607	5.375	96.164	96.164	96.164	
6.875	101.060	100.995	100.690	6.875	101.060	100.995	100.690	5.500	96.298	96.298	96.298	
7.000	101.342	101.277	100.972	7.000	101.342	101.277	100.972	5.625	96.339	96.339	96.339	
7.125	101.675	101.611	101.306	7.125	101.675	101.611	101.306	5.750	96.915	96.915	96.915	
7.250	101.000	100.911	100.809	7.250	101.000	100.911	100.809	5.875	97.227	97.227	97.227	
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	100.791	100.606	100.671	5.875	100.791	100.606	100.671	5.875	100.791	100.606	100.671	
6.000	101.283	101.099	100.914	6.000	101.283	101.099	100.914	6.000	101.283	101.099	100.914	
6.125	101.638	101.453	101.268	6.125	101.638	101.453	101.268	6.125	101.638	101.453	101.268	
6.250	101.714	101.530	101.384	6.250	101.714	101.530	101.384	6.250	101.714	101.530	101.384	
6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	
6.500	101.811	101.782	101.754	6.500	101.811	101.782	101.754	6.500	101.811	101.782	101.754	
6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	
6.750	102.262	102.413	102.313	6.750	102.262	102.413	102.313	6.750	102.262	102.413	102.313	
6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	
7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	
7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	
7.250	102.696	102.574	102.444	7.250	102.696	102.574	102.444	7.250	102.696	102.574	102.444	
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	97.640	97.675	97.711	4.500	97.640	97.675	97.711	5.875	100.326	100.141	99.956	
4.625	98.247	98.033	98.068	4.625	98.247	98.033	98.068	6.000	100.428	100.390	100.310	
4.750	98.283	98.311	98.340	4.750	98.283	98.311	98.340	6.125	100.835	100.818	100.738	
4.875	98.446	98.474	98.503	4.875	98.446	98.474	98.503	6.250	100.619	100.435	100.250	
5.000	98.781	98.810	98.815	5.000	98.781	98.810	98.815	6.375	100.626	100.585	100.489	
5.125	99.162	99.192	99.197	5.125	99.162	99.192</						



Friday, May 5, 2023
Effective Time:
11:22:41 AM

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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	96.652	96.725	96.686	4.500	96.652	96.725	96.686	4.500				
4.625	97.284	97.358	97.318	4.625	97.284	97.358	97.318	4.625				
4.750	97.902	97.976	97.937	4.750	97.902	97.976	97.937	4.750	97.902	97.976	97.937	
4.875	97.979	98.029	97.985	4.875	97.979	98.029	97.985	4.875	97.979	98.029	97.985	
5.000	99.210	99.217	99.224	5.000	99.210	99.217	99.224	5.000	99.210	99.217	99.224	
5.125	99.707	99.714	99.721	5.125	99.707	99.714	99.721	5.125	99.707	99.714	99.721	
5.250	100.070	100.078	100.085	5.250	100.070	100.078	100.085	5.250	100.070	100.078	100.085	
5.375	99.835	99.842	99.849	5.375	99.835	99.842	99.849	5.375	99.835	99.842	99.849	
5.500	100.446	100.453	100.210	5.500	100.446	100.453	100.210	5.500	100.446	100.453	100.210	
5.625	100.798	100.805	100.812	5.625	100.798	100.805	100.812	5.625	100.798	100.805	100.812	
5.750	101.036	100.852	100.692	5.750	101.036	100.852	100.692	5.750	101.036	100.852	100.692	
5.875	100.791	100.606	100.671	5.875	100.791	100.606	100.671	5.875	100.791	100.606	100.671	
6.000	101.033	101.099	100.914	6.000	101.033	101.099	100.914	6.000	101.033	101.099	100.914	
6.125	101.388	101.453	101.268	6.125	101.388	101.453	101.268	6.125	101.388	101.453	101.268	
6.250	101.714	101.530	101.345	6.250	101.714	101.530	101.345	6.250	101.714	101.530	101.345	
6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	
6.500	101.561	101.532	101.504	6.500	101.561	101.532	101.504	6.500	101.561	101.532	101.504	
6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	
6.750	102.262	102.163	102.063	6.750	102.262	102.163	102.063	6.750	102.262	102.163	102.063	
6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	
7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	
7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	
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	89.930	89.917	89.984	2.875	89.930	89.917	89.984	4.625				
3.000	90.443	90.430	90.496	3.000	90.443	90.430	90.496	4.750				
3.125	90.953	90.940	91.006	3.125	90.953	90.940	91.006	4.875				
3.250	92.504	92.513	92.564	3.250	92.504	92.513	92.564	5.000				
3.375	93.011	93.020	93.071	3.375	93.011	93.020	93.071	5.125				
3.500	93.900	93.906	93.934	3.500	93.900	93.906	93.934	5.250	98.334	98.341	98.348	
3.625	94.388	94.394	94.423	3.625	94.388	94.394	94.423	5.375	98.737	98.763	98.674	
3.750	94.623	94.629	94.658	3.750	94.623	94.629	94.658	5.500	99.247	99.273	99.184	
3.875	95.562	95.604	95.647	3.875	95.562	95.604	95.647	5.625	99.639	99.665	99.576	
4.000	95.962	96.005	96.048	4.000	95.962	96.005	96.048	5.750	99.841	99.907	99.722	
4.125	96.296	96.339	96.381	4.125	96.296	96.339	96.381	5.875	100.326	100.141	99.956	
4.250	97.070	96.856	96.891	4.250	97.070	96.856	96.891	6.000	100.428	100.244	100.159	
4.375	97.132	97.167	97.203	4.375	97.132	97.167	97.203	6.125	100.693	100.587	100.507	
4.500	97.640	97.675	97.711	4.500	97.640	97.675	97.711	6.250	100.619	100.435	100.250	
4.625	97.997	98.033	98.068	4.625	97.997	98.033	98.068	6.375	100.382	100.361	100.302	
4.750	98.283	98.311	98.340	4.750	98.283	98.311	98.340	6.500	100.693	100.672	100.576	
4.875	98.446	98.474	98.503	4.875	98.446	98.474	98.503	6.625	101.001	100.980	100.884	
5.000	98.610	98.639	98.644	5.000	98.610	98.639	98.644	6.750	100.782	100.737	100.607	
5.125	98.941	98.970	98.975	5.125	98.941	98.970	98.975	6.875	100.841	100.797	100.741	
5.250	99.247	99.219	99.226	5.250	99.247	99.219	99.226	7.000	101.125	101.080	100.775	
5.375	98.875	98.879	98.869	5.375	98.875	98.879	98.869	7.125	101.385	101.340	101.035	
5.500	99.178	99.182	99.172	5.500	99.178	99.182	99.172	7.250				
5.625	99.457	99.462	99.452	5.625	99.457	99.462	99.452	7.375				
5.750	98.540	98.540	98.540	5.750	98.540	98.540	98.540	7.500				
5.875	98.852	98.852	98.852	5.875	98.852	98.852	98.852	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	100.326	100.141	99.956	5.875	100.326	100.141	99.956	4.500	94.781	94.776	94.783	
6.000	100.428	100.244	100.159	6.000	100.428	100.244	100.159	4.625	95.250	95.244	95.251	
6.125	100.693	100.587	100.507	6.125	100.693	100.587	100.507	4.750	95.714	95.709	95.716	
6.250	100.619	100.435	100.250	6.250	100.619	100.435	100.250	4.875	95.629	95.600	95.608	
6.375	100.382	100.361	100.302	6.375	100.382	100.361	100.302	5.000	96.092	96.064	96.071	
6.500	100.693	100.672	100.576	6.500	100.693	100.672	100.576	5.125	96.551	96.523	96.530	
6.625	101.001	100.980	100.884	6.625	101.001	100.980	100.884	5.250	97.003	96.975	96.982	
6.750	100.782	100.737	100.607	6.750	100.782	100.737	100.607	5.375	96.164	96.164	96.164	
6.875	100.841	100.797	100.741	6.875	100.841	100.797	100.741	5.500	96.298	96.298	96.298	
7.000	101.125	101.080	100.775	7.000	101.125	101.080	100.775	5.625	96.339	96.339	96.339	
7.125	101.385	101.340	101.035	7.125	101.385	101.340	101.035	5.750	96.915	96.915	96.915	
7.250				7.250				5.875	97.227	97.227	97.227	
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	100.791	100.606	100.671	5.875	100.791	100.606	100.671	5.875	100.326	100.141	99.956	
6.000	101.033	101.099	100.914	6.000	101.033	101.099	100.914	6.000	101.033	101.099	100.914	
6.125	101.388	101.453	101.268	6.125	101.388	101.453	101.268	6.125	101.388	101.453	101.268	
6.250	101.714	101.530	101.345	6.250	101.714	101.530	101.345	6.250	101.714	101.530	101.345	
6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	6.375	101.534	101.505	101.477	
6.500	101.561	101.532	101.504	6.500	101.561	101.532	101.504	6.500	101.561	101.532	101.504	
6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	6.625	102.081	102.052	102.024	
6.750	102.262	102.163	102.063	6.750	102.262	102.163	102.063	6.750	102.262	102.163	102.063	
6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	6.875	102.273	102.174	102.074	
7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	7.000	102.445	102.346	102.246	
7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	7.125	102.502	102.380	102.250	
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	97.640	97.675	97.711	4.500	97.640	97.675	97.711	5.875	100.326	100.141	99.956	
4.625	97.997	98.033	98.068	4.625	97.997	98.033	98.068	6.000	100.428	100.244	100.159	
4.750	98.283	98.311	98.340	4.750	98.283	98.311	98.340	6.125	100.693	100.587	100.507	
4.875	98.446	98.474	98.503	4.875	98.446	98.474	98.503	6.250	100.619	100.435	100.250	
5.000	98.610	98.639	98.644	5.000	98.610	98.639	98.644	6.375	100.382	100.361	100.302	
5.125	98.941	98.970	98.975	5.125	98.941	98.970	98.975	6.500	100.693	100.672	100.576	
5.250	99.247	99.219	99.226	5.250	99.247	99.219	99.226	6.625	101.001	100.980	100.884	
5.375	98.875	98.879	98.869	5.375	98.875							