FlexPoint

Monday, May 8, 2023
Effective Time:
8:21:54 AM

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

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

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.943	94.943	94.893
4.875	95.818	95.818	95.768
5.000	96.667	96.880	96.623
5.125	97.524	97.487	97.480
5.250	98.003	97.980	97.965
5.375	98.465	98.465	98.465
5.500	99.196	99.194	99.202
5.625	99.633	99.630	99.638
5.750	99.650	99.629	99.629
5.875	100.162	100.141	100.141
6.000	100.606	100.584	100.584
6.125	100.932	100.910	100.910
6.250	100.905	100.901	100.893
6.375	101.273	101.269	101.261
6.500	101.678	101.638	101.623
6.625	101.971	101.932	101.916
6.750	101.842	101.830	101.815
6.875	102.188	102.133	102.102
7.000	102.583	102.528	102.497
7.125	102.861	102.807	102.775
7.250	102.786	102.709	102.626
7.375	103.167	103.094	103.031
7.500	103.505	103.432	103.370

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.943	94.943	94.893
4.875	95.818	95.818	95.768
5.000	96.667	96.880	96.623
5.125	97.524	97.487	97.480
5.250	98.003	97.980	97.965
5.375	98.465	98.465	98.465
5.500	99.196	99.194	99.202
5.625	99.633	99.630	99.638
5.750	99.650	99.629	99.629
5.875	100.162	100.141	100.141
6.000	100.606	100.584	100.584
6.125	100.932	100.910	100.910
6.250	100.905	100.901	100.893
6.375	101.273	101.269	101.261
6.500	101.678	101.638	101.623
6.625	101.971	101.932	101.916
6.750	101.842	101.830	101.815
6.875	102.188	102.133	102.102
7.000	102.583	102.528	102.497
7.125	102.861	102.807	102.775
7.250	102.786	102.709	102.626
7.375	103.167	103.094	103.031
7.500	103.505	103.432	103.370

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	97.170	97.120	97.116
5.125	98.158	98.095	98.095
5.250	98.620	98.618	98.625
5.375	99.205	99.203	99.210
5.500	99.454	99.451	99.459
5.625	100.045	100.042	99.800
5.750	100.056	100.035	100.035
5.875	100.534	100.513	100.513
6.000	100.943	100.922	100.922
6.125	101.257	101.235	101.235
6.250	101.146	101.106	101.091
6.375	101.573	101.534	101.518
6.500	101.955	101.916	101.900
6.625	102.277	102.238	102.222
6.750	101.863	101.830	101.815
6.875	102.267	102.213	102.182
7.000	102.638	102.583	102.552
7.125	102.606	102.567	102.519
7.250	102.786	102.709	102.623
7.375	102.593	102.499	102.440
7.500	102.889	102.793	102.734
7.625	103.152	103.056	102.997
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	95.658	95.658	95.658
4.000	95.702	95.702	95.702
4.125	96.030	96.030	96.030
4.250	96.923	97.110	96.883
4.375	97.658	97.595	97.617
4.500	98.010	97.947	97.970
4.625	98.212	98.190	98.161
4.750	98.745	98.722	98.694
4.875	99.187	99.165	99.136
5.000	99.518	99.496	99.467
5.125	99.480	99.440	99.384
5.250	99.968	99.929	99.872
5.375	100.381	100.341	100.284
5.500	100.674	100.634	100.578
5.625	100.427	100.370	100.314
5.750	100.900	100.844	100.787
5.875	101.305	101.249	101.192
6.000	101.588	101.531	101.474
6.125	101.262	101.185	101.086
6.250	101.729	101.653	101.553

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	94.887	94.872	94.858
4.125	95.355	95.340	95.326
4.250	96.920	96.857	96.880
4.375	97.459	97.459	97.409
4.500	97.717	97.717	97.667
4.625	98.212	98.190	98.161
4.750	98.495	98.472	98.444
4.875	98.937	98.915	98.886
5.000	99.268	99.246	99.217
5.125	99.230	99.190	99.384
5.250	99.718	99.679	99.622
5.375	100.131	100.091	100.034
5.500	100.424	100.384	100.328
5.625	100.177	100.120	100.314
5.750	100.650	100.594	100.537
5.875	101.055	100.999	100.942
6.000	101.338	101.281	101.224
6.125	101.262	100.935	100.836
6.250	101.729	101.653	101.553

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.346	99.324	99.324
5.875	99.808	99.787	99.787
6.000	100.210	100.189	100.189
6.125	100.518	100.496	100.496
6.250	100.580	100.542	100.487
6.375	100.955	100.916	100.900
6.500	101.328	101.289	101.273
6.625	101.596	101.557	101.541
6.750	101.585	101.531	101.518
6.875	101.908	101.852	101.839
7.000	102.239	102.184	102.153
7.125	102.222	102.159	102.146
7.250	101.772	101.911	101.778
7.375	101.881	101.749	101.736
7.500	102.084	101.950	101.938
7.625	101.968	101.866	101.803

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	98.866	98.826	98.826
5.750	99.360	99.339	99.339
5.875	99.838	99.816	99.816
6.000	100.217	100.195	100.195
6.125	100.457	100.435	100.435
6.250	100.660	100.604	100.587
6.375	100.968	100.929	100.913
6.500	101.307	101.267	101.252
6.625	101.526	101.487	101.471
6.750	101.225	101.171	101.139
6.875	101.630	101.575	101.544
7.000	101.953	101.899	101.868
7.125	101.518	101.456	101.443
7.250	101.273	101.146	101.126
7.375	100.470	100.352	100.187
7.500	100.682	100.560	100.397

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	95.717	95.722	95.744
4.250	96.196	96.201	96.222
4.375	96.631	96.636	96.657
4.500	97.014	97.019	97.040
4.625	96.550	96.527	96.499
4.750	97.017	96.995	96.717
4.875	97.205	97.415	97.115
5.000	97.640	97.600	97.543
5.125	98.069	98.029	97.972
5.250	98.496	98.456	98.399
5.375	98.867	98.827	98.771
5.500	99.136	99.096	99.039
5.625	98.986	98.929	98.872
5.750	99.400	99.344	99.287
5.875	99.761	99.704	99.647
6.000	99.992	99.935	99.879

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

Monday, May 8, 2023
Effective Time:
8:21:54 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	96.404	96.331	96.268
4.750	96.897	96.812	96.718
4.875	97.264	97.179	97.085
5.000	97.569	97.484	97.390
5.125	98.087	98.024	97.961
5.250	98.559	98.496	98.433
5.375	98.885	98.822	98.759
5.500	99.211	99.148	98.835
5.625	99.398	99.335	99.272
5.750	99.734	99.421	99.358
5.875	99.819	99.756	99.693
6.000	100.155	100.092	100.029
6.125	100.058	99.995	99.932
6.250	100.256	100.193	100.130
6.375	100.458	100.395	100.332
6.500	100.517	100.454	100.391
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	97.471	97.385	97.292
5.250	97.746	97.660	97.567
5.375	98.095	98.032	97.969
5.500	98.655	98.592	98.529
5.625	99.048	98.985	98.922
5.750	99.438	99.375	99.312
5.875	99.829	99.516	99.453
6.000	100.054	99.991	99.678
6.125	100.205	100.142	100.079
6.250	100.343	100.280	99.967
6.375	100.152	100.089	100.026
6.500	100.385	100.322	100.259
6.625	100.621	100.558	100.495
6.750	100.692	100.629	100.566
6.875	100.934	100.871	100.808
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.070	98.985	98.891
6.000	99.360	99.275	99.181
6.125	99.629	99.543	99.450
6.250	99.677	99.609	99.546
6.375	99.934	99.871	99.808
6.500	100.132	100.069	100.007
6.625	100.583	100.520	100.457
6.750	100.468	100.405	100.342
6.875	100.925	100.862	100.800
7.000	101.387	101.324	101.262
7.125	101.471	101.408	101.345

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	96.402	96.339	96.276
4.875	96.765	96.702	96.639
5.000	97.118	97.055	96.992
5.125	97.732	97.669	97.606
5.250	98.204	98.141	98.078
5.375	98.530	98.467	98.404
5.500	98.857	98.794	98.731
5.625	99.043	98.980	98.917
5.750	99.379	99.316	99.253
5.875	99.714	99.651	99.588
6.000	100.050	99.987	99.924
6.125	99.953	99.890	99.827
6.250	100.151	100.088	100.025
6.375	100.353	100.290	100.227
6.500	100.412	100.349	100.286
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.044	95.981	95.918
5.000	96.470	96.407	96.344
5.125	96.896	96.833	96.770
5.250	97.323	97.260	97.197
5.375	97.740	97.677	97.614
5.500	98.301	98.238	98.175
5.625	98.693	98.630	98.567
5.750	99.083	99.020	98.957
5.875	99.474	99.411	99.348
6.000	99.699	99.636	99.573
6.125	100.100	100.037	99.974
6.250	99.989	99.926	99.863
6.375	100.048	99.985	99.922
6.500	100.280	100.217	100.154

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.484	98.421	98.358
5.875	98.553	98.490	98.427
6.000	98.807	98.744	98.681
6.125	99.060	98.997	98.934
6.250	99.317	99.254	99.191
6.375	99.579	99.516	99.453
6.500	100.028	99.965	99.902
6.625	100.478	100.415	100.352
6.750	100.363	100.300	100.237
6.875	100.820	100.757	100.694
7.000	101.283	101.220	101.157
7.125	101.366	101.303	101.240

Conventional ARM Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

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

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

Monday, May 8, 2023
Effective Time:
8:21:54 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	100.826	100.804	100.804
6.125	101.111	101.090	101.090
6.250	101.030	100.990	100.975
6.375	101.491	101.451	101.436
6.500	101.895	101.855	101.840
6.625	102.163	102.123	102.108
6.750	101.970	101.915	101.884
6.875	102.408	102.353	102.322
7.000	102.798	102.744	102.712
7.125	102.831	102.777	102.995
7.250	102.981	102.908	102.846
7.375	103.137	103.064	103.001
7.500	103.475	103.402	103.340
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	100.826	100.804	100.804
6.125	101.111	101.090	101.090
6.250	101.030	100.990	100.975
6.375	101.491	101.451	101.436
6.500	101.895	101.855	101.840
6.625	102.163	102.123	102.108
6.750	101.970	101.915	101.884
6.875	102.408	102.353	102.322
7.000	102.798	102.744	102.712
7.125	102.831	102.777	102.995
7.250	102.981	102.908	102.846
7.375	103.137	103.064	103.001
7.500	103.475	103.402	103.340
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.280	96.280	96.280
4.375	96.625	96.625	96.625
4.500	97.192	97.192	96.942
4.625	97.373	97.373	97.373
4.750	98.024	98.024	98.024
4.875	98.330	98.330	98.330
5.000	98.621	98.621	98.621
5.125	98.767	98.767	98.767
5.250	99.188	99.188	99.188
5.375	99.278	99.278	99.278
5.500	99.681	99.431	99.431
5.625	99.630	99.630	99.630
5.750	99.744	99.744	99.744
5.875	100.080	100.080	99.830

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	95.994	95.978	95.930
4.375	96.292	96.276	96.228
4.500	96.571	96.555	96.526
4.625	97.183	97.179	97.179
4.750	97.506	97.502	97.502
4.875	97.608	97.604	97.604
5.000	97.875	97.860	97.835
5.125	98.188	98.188	98.188
5.250	98.465	98.465	98.465
5.375	98.697	98.697	98.697
5.500	98.918	98.904	98.904
5.625	99.212	99.212	98.962
5.750	99.605	99.592	99.441
5.875	99.892	99.879	99.652

Rate	10 Day	25 Day	40 Day

Rate	10 Day	25 Day	40 Day

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

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

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

Monday, May 8, 2023
Effective Time:
8:21:54 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	99.798	99.798	99.798
6.000	100.178	100.178	100.178
6.125	100.498	100.498	100.498
6.250	100.655	100.651	100.643
6.375	101.023	101.019	101.011
6.500	101.366	101.361	101.354
6.625	101.586	101.581	101.573
6.750	101.842	101.830	101.565
6.875	102.104	102.092	101.826
7.000	102.415	102.153	102.137
7.125	102.286	102.268	102.252
7.250	102.536	102.459	102.373
7.375	101.381	101.268	101.215
7.500	101.732	101.618	101.562
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	99.798	99.798	99.798
6.000	100.178	100.178	100.178
6.125	100.498	100.498	100.498
6.250	100.655	100.651	100.643
6.375	101.023	101.019	101.011
6.500	101.366	101.361	101.354
6.625	101.586	101.581	101.573
6.750	101.592	101.580	101.565
6.875	101.854	101.842	101.826
7.000	102.165	102.153	102.137
7.125	102.286	102.268	102.252
7.250	102.536	102.459	102.373
7.375	101.136	101.022	100.969
7.500	101.446	101.331	101.275
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.030	96.030	96.030
4.250	96.280	96.280	96.280
4.375	96.625	96.625	96.625
4.500	97.192	97.192	96.942
4.625	97.373	97.373	97.373
4.750	98.024	98.024	98.024
4.875	98.330	98.330	98.330
5.000	98.621	98.621	98.621
5.125	98.767	98.767	98.767
5.250	99.188	99.188	99.188
5.375	99.278	99.278	99.278
5.500	99.681	99.431	99.431
5.625	99.630	99.630	99.630
5.750	99.744	99.744	99.744
5.875	100.080	100.080	99.830

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	95.612	95.596	95.576
4.250	95.994	95.978	95.930
4.375	96.292	96.276	96.228
4.500	96.571	96.555	96.526
4.625	97.183	97.179	97.179
4.750	97.506	97.502	97.502
4.875	97.608	97.604	97.604
5.000	97.875	97.860	97.835
5.125	98.188	98.188	98.188
5.250	98.465	98.465	98.465
5.375	98.697	98.697	98.697
5.500	98.918	98.904	98.904
5.625	99.212	99.212	98.962
5.750	99.605	99.592	99.441

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

Monday, May 8, 2023
Effective Time:
8:21:54 AM

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

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

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	97.314	97.277	97.270
5.250	97.793	97.770	97.755
5.375	98.220	98.192	98.175
5.500	98.688	98.657	98.639
5.625	99.209	99.179	99.160
5.750	99.303	99.271	99.245
5.875	99.665	99.628	99.599
6.000	100.060	100.020	99.990
6.125	100.500	100.460	100.430
6.250	100.468	100.442	100.406
6.375	100.803	100.773	100.733
6.500	101.138	101.105	101.064
6.625	101.544	101.511	101.470
6.750	101.393	101.374	101.326
6.875	101.632	101.608	101.558
7.000	101.945	101.919	101.867
7.125	102.249	102.222	102.170
7.250	102.343	102.268	102.209

RefiNow 20 Yr Fixed

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

RefiNow 15 Yr Fixed

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

RefiNow 10 Yr Fixed

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

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

Rate	10 Day	25 Day	40 Day

RefiNow Adjustments

Cumulative LLPA Cap

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

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

Monday, May 8, 2023
Effective Time:
8:21:54 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

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.329	97.357	97.371
4.875	97.726	97.742	97.741
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.683
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.329	97.357	97.371
4.875	97.726	97.742	97.741
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.683
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.329	97.357	97.371
4.875	97.726	97.742	97.741
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.683
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.201	89.235	89.297
2.875	89.701	89.736	89.797
3.000	90.201	90.236	90.297
3.125	90.701	90.736	90.797
3.250	92.303	92.329	92.375
3.375	92.803	92.829	92.875
3.500	93.611	93.611	93.633
3.625	94.099	94.100	94.121
3.750	94.587	94.588	94.610
3.875	95.324	95.360	95.395
4.000	95.725	95.760	95.796
4.125	96.058	96.094	96.129
4.250	96.815	96.594	96.622
4.375	97.132	96.910	96.938
4.500	97.393	97.422	97.450
4.625	98.003	98.031	98.060
4.750	97.953	97.974	97.995
4.875	98.187	98.232	98.233
5.000	98.604	98.649	98.649
5.125	98.991	99.037	99.037
5.250	99.168	99.129	99.072
5.375	98.893	98.929	98.914
5.500	99.242	99.279	99.264
5.625	99.561	99.598	99.583
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.201	89.235	89.297
2.875	89.701	89.736	89.797
3.000	90.201	90.236	90.297
3.125	90.701	90.736	90.797
3.250	92.303	92.329	92.375
3.375	92.803	92.829	92.875
3.500	93.611	93.611	93.633
3.625	94.099	94.100	94.121
3.750	94.587	94.588	94.610
3.875	95.324	95.360	95.395
4.000	95.725	95.760	95.796
4.125	96.058	96.094	96.129
4.250	96.815	96.594	96.622
4.375	97.132	96.910	96.938
4.500	97.393	97.422	97.450
4.625	98.003	98.031	98.060
4.750	97.953	97.974	97.995
4.875	98.187	98.232	98.233
5.000	98.604	98.649	98.649
5.125	98.991	99.037	99.037
5.250	99.168	99.129	99.072
5.375	98.893	98.929	98.914
5.500	99.242	99.279	99.264
5.625	99.561	99.598	99.583
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.295	96.310	96.287
4.875	97.035	97.050	97.028
5.000	97.662	97.678	97.655
5.125	98.185	98.201	98.178
5.250	98.357	98.364	98.121
5.375	98.573	98.560	98.519
5.500	99.112	99.098	99.057
5.625	99.641	99.628	99.587
5.750	99.721	99.787	99.602
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.839	94.817	94.788
4.625	95.060	95.037	95.009
4.750	95.526	95.504	95.475
4.875	95.541	95.501	95.445
5.000	96.008	95.968	95.911
5.125	96.469	96.429	96.373
5.250	96.925	96.885	96.828
5.375	96.065	96.065	96.065
5.500	96.205	96.205	96.205
5.625	96.250	96.250	96.250
5.750	96.825	96.832	96.839
5.875	97.144	97.151	97.158
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	101.162	100.978	100.793
6.125	101.522	101.337	101.153
6.250	101.607	101.422	101.331
6.375	101.359	101.330	101.302
6.500	101.675	101.647	101.619
6.625	101.875	101.846	101.818
6.750	101.953	101.913	101.854
6.875	101.889	101.700	101.626
7.000	102.121	101.990	101.915
7.125	102.461	102.330	102.256
7.250	102.543	102.412	102.337
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.393	97.422	97.450
4.625	98.003	98.031	98.060
4.750	97.953	97.974	97.995
4.875	98.187	98.232	98.233
5.000	98.604	98.649	98.649
5.125	98.991	99.037	99.037
5.250	99.168	99.129	99.072
5.375	98.893	98.929	98.914
5.500	99.242	99.279	99.264
5.625	99.561	99.598	99.583
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.393	97.422	97.450
4.625	98.003	98.031	98.060
4.750	97.953	97.974	97.995
4.875	98.187	98.232	98.233
5.000	98.604	98.649	98.649
5.125	98.991	99.037	99.037
5.250	99.168	99.129	99.072
5.375	98.893	98.929	98.914
5.500	99.242	99.279	99.264
5.625	99.561	99.598	99.583
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.258	100.215
6.125	100.723	100.696	100.654
6.250	100.512	100.327	100.143
6.375	100.541	100.501	100.433
6.500	100.655	100.616	100.547
6.625	101.030	100.990	100.921
6.750	100.916	100.785	100.700
6.875	101.078	100.947	100.862
7.000	101.368	101.236	101.151
7.125	101.708	101.577	101.491
7.250	100.912	100.799	100.703
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	94.839	94.817	94.788
4.625	95.060	95.037	95.009
4.750	95.526	95.504	95.475
4.875	95.541	95.501	95.445
5.000	96.008	95.968	95.911
5.125	96.469	96.429	96.373
5.250	96.925	96.885	96.828
5.375	96.065	96.065	96.065
5.500	96.205	96.205	96.205
5.625	96.250	96.250	96.250
5.750	96.825	96.832	96.839
5.875	97.144	97.151	97.158
6.000			
6.125			

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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

FlexPoint

Monday, May 8, 2023
Effective Time:
8:21:54 AM

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

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

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.405	96.453	96.467
4.625	97.038	97.087	97.101
4.750	97.660	97.708	97.723
4.875	97.796	97.832	97.830
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.625
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.405	96.453	96.467
4.625	97.038	97.087	97.101
4.750	97.660	97.708	97.723
4.875	97.796	97.832	97.830
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.625
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.660	97.708	97.723
4.875	97.796	97.832	97.830
5.000	98.960	98.981	99.002
5.125	99.431	99.452	99.474
5.250	99.843	99.851	99.858
5.375	99.616	99.623	99.630
5.500	100.238	100.245	100.252
5.625	100.596	100.603	100.610
5.750	100.916	100.732	100.625
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.696	89.730	89.792
3.000	90.207	90.242	90.303
3.125	90.716	90.751	90.812
3.250	92.282	92.308	92.354
3.375	92.789	92.814	92.860
3.500	93.611	93.611	93.633
3.625	94.099	94.100	94.121
3.750	94.337	94.588	94.610
3.875	95.324	95.360	95.395
4.000	95.725	95.760	95.796
4.125	96.058	96.094	96.129
4.250	96.815	96.594	96.622
4.375	96.882	96.910	96.938
4.500	97.393	97.422	97.450
4.625	97.753	97.781	97.810
4.750	97.953	97.974	97.995
4.875	98.120	98.141	98.163
5.000	98.439	98.484	98.485
5.125	98.776	98.822	98.822
5.250	99.168	99.129	99.072
5.375	98.761	98.797	98.782
5.500	99.069	99.105	99.090
5.625	99.352	99.388	99.373
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.696	89.730	89.792
3.000	90.207	90.242	90.303
3.125	90.716	90.751	90.812
3.250	92.282	92.308	92.354
3.375	92.789	92.814	92.860
3.500	93.611	93.611	93.633
3.625	94.099	94.100	94.121
3.750	94.337	94.588	94.610
3.875	95.324	95.360	95.395
4.000	95.725	95.760	95.796
4.125	96.058	96.094	96.129
4.250	96.815	96.594	96.622
4.375	96.882	96.910	96.938
4.500	97.393	97.422	97.450
4.625	97.753	97.781	97.810
4.750	97.953	97.974	97.995
4.875	98.120	98.141	98.163
5.000	98.439	98.484	98.485
5.125	98.776	98.822	98.822
5.250	99.168	99.129	99.072
5.375	98.761	98.797	98.782
5.500	99.069	99.105	99.090
5.625	99.352	99.388	99.373
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	98.107	98.114	98.121
5.375	98.585	98.592	98.550
5.500	99.103	99.110	99.069
5.625	99.505	99.512	99.471
5.750	99.721	99.787	99.602
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.589	94.567	94.538
4.625	95.060	95.037	95.009
4.750	95.526	95.504	95.475
4.875	95.541	95.501	95.445
5.000	96.008	95.968	95.911
5.125	96.469	96.429	96.373
5.250	96.925	96.885	96.828
5.375	96.065	96.065	96.065
5.500	96.205	96.205	96.205
5.625	96.250	96.250	96.250
5.750	96.825	96.832	96.839
5.875	97.144	97.151	97.158
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.676	100.491	100.556
6.000	100.912	100.978	100.793
6.125	101.272	101.337	101.153
6.250	101.607	101.422	101.238
6.375	101.359	101.330	101.302
6.500	101.425	101.397	101.369
6.625	101.875	101.846	101.818
6.750	101.879	101.666	101.559
6.875	101.889	101.676	101.463
7.000	102.027	101.820	101.745
7.125	102.265	102.173	102.032
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.393	97.422	97.450
4.625	97.753	97.781	97.810
4.750	97.953	97.974	97.995
4.875	98.120	98.141	98.163
5.000	98.439	98.484	98.485
5.125	98.776	98.822	98.822
5.250	99.168	99.129	99.072
5.375	98.761	98.797	98.782
5.500	99.069	99.105	99.090
5.625	99.352	99.388	99.373
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.393	97.422	97.450
4.625	97.753	97.781	97.810
4.750	97.953	97.974	97.995
4.875	98.120	98.141	98.163
5.000	98.439	98.484	98.485
5.125	98.776	98.822	98.822
5.250	99.168	99.129	99.072
5.375	98.761	98.797	98.782
5.500	99.069	99.105	99.090
5.625	99.352	99.388	99.373
5.750	98.450	98.457	98.464
5.875	98.769	98.776	98.783
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.211	100.026	99.841
6.000	100.307	100.125	100.082
6.125	100.577	100.489	100.446
6.250	100.512	100.327	100.143
6.375	100.306	100.286	100.217
6.500	100.612	100.592	100.523
6.625	100.912	100.893	100.824
6.750	100.790	100.678	100.593
6.875	100.856	100.744	100.659
7.000	101.146	101.035	100.949
7.125	101.412	101.301	101.215
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	94.589	94.567	94.538
4.625	95.060	95.037	95.009
4.750	95.526	95.504	95.475
4.875	95.541	95.501	95.445
5.000	96.008	95.968	95.911
5.125	96.469	96.429	96.373
5.250	96.925	96.885	96.828
5.375	96.065	96.065	96.065
5.500	96.205	96.205	96.205
5.625	96.250	96.250	96.250
5.750	96.825	96.832	96.839
5.875	97.144	97.151	97.158
6.000			
6.125			

Government Adjustments

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

Loan Amount Adjustments

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

Other Adjustments

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