FlexPoint

Tuesday, May 9, 2023
Effective Time:
8:21:26 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 | 95.042 | 95.042 | 94.992 |
| 4.875 | 95.914 | 95.664 | 95.614 |
| 5.000 | 96.761 | 96.741 | 96.781 |
| 5.125 | 97.372 | 97.352 | 97.392 |
| 5.250 | 97.867 | 97.879 | 97.879 |
| 5.375 | 98.412 | 98.424 | 98.424 |
| 5.500 | 98.958 | 98.966 | 98.966 |
| 5.625 | 99.396 | 99.386 | 99.401 |
| 5.750 | 99.540 | 99.547 | 99.547 |
| 5.875 | 99.989 | 99.996 | 99.996 |
| 6.000 | 100.424 | 100.394 | 100.394 |
| 6.125 | 100.752 | 100.729 | 100.729 |
| 6.250 | 100.732 | 100.732 | 100.724 |
| 6.375 | 101.131 | 101.105 | 101.098 |
| 6.500 | 101.539 | 101.498 | 101.483 |
| 6.625 | 101.825 | 101.785 | 101.769 |
| 6.750 | 101.670 | 101.669 | 101.653 |
| 6.875 | 102.031 | 101.980 | 101.949 |
| 7.000 | 102.424 | 102.373 | 102.341 |
| 7.125 | 102.690 | 102.639 | 102.608 |
| 7.250 | 102.623 | 102.541 | 102.463 |
| 7.375 | 103.058 | 102.976 | 102.898 |
| 7.500 | 103.411 | 103.329 | 103.250 |

### Conventional 25 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | | | |
| 4.625 | | | |
| 4.750 | 95.042 | 95.042 | 94.992 |
| 4.875 | 95.914 | 95.664 | 95.614 |
| 5.000 | 96.761 | 96.741 | 96.781 |
| 5.125 | 97.372 | 97.352 | 97.392 |
| 5.250 | 97.867 | 97.879 | 97.879 |
| 5.375 | 98.412 | 98.424 | 98.424 |
| 5.500 | 98.958 | 98.966 | 98.966 |
| 5.625 | 99.396 | 99.386 | 99.401 |
| 5.750 | 99.540 | 99.547 | 99.547 |
| 5.875 | 99.989 | 99.996 | 99.996 |
| 6.000 | 100.424 | 100.394 | 100.394 |
| 6.125 | 100.752 | 100.729 | 100.729 |
| 6.250 | 100.732 | 100.732 | 100.724 |
| 6.375 | 101.131 | 101.105 | 101.098 |
| 6.500 | 101.539 | 101.498 | 101.483 |
| 6.625 | 101.825 | 101.785 | 101.769 |
| 6.750 | 101.670 | 101.669 | 101.653 |
| 6.875 | 102.031 | 101.980 | 101.949 |
| 7.000 | 102.424 | 102.373 | 102.341 |
| 7.125 | 102.690 | 102.639 | 102.608 |
| 7.250 | 102.623 | 102.541 | 102.463 |
| 7.375 | 103.058 | 102.976 | 102.898 |
| 7.500 | 103.411 | 103.329 | 103.250 |

### Conventional 20 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.000 | 96.885 | 97.100 | 96.884 |
| 5.125 | 97.908 | 97.921 | 97.960 |
| 5.250 | 98.356 | 98.346 | 98.362 |
| 5.375 | 98.956 | 98.946 | 98.961 |
| 5.500 | 99.466 | 99.455 | 99.471 |
| 5.625 | 99.840 | 99.830 | 99.845 |
| 5.750 | 99.862 | 99.831 | 99.824 |
| 5.875 | 100.344 | 100.314 | 100.306 |
| 6.000 | 100.762 | 100.731 | 100.724 |
| 6.125 | 101.077 | 101.047 | 101.039 |
| 6.250 | 101.001 | 100.961 | 100.945 |
| 6.375 | 101.434 | 101.394 | 101.378 |
| 6.500 | 101.816 | 101.776 | 101.760 |
| 6.625 | 102.131 | 102.091 | 102.075 |
| 6.750 | 101.703 | 101.696 | 101.671 |
| 6.875 | 102.111 | 102.060 | 102.029 |
| 7.000 | 102.478 | 102.428 | 102.396 |
| 7.125 | 102.525 | 102.512 | 102.495 |
| 7.250 | 102.501 | 102.439 | 102.361 |
| 7.375 | 102.437 | 102.368 | 102.337 |
| 7.500 | 102.734 | 102.664 | 102.634 |
| 7.625 | 102.997 | 102.927 | 102.898 |
| 7.750 | | | |
| 7.875 | | | |
| 8.000 | | | |

### Conventional 15 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 3.990 | 95.597 | 95.597 | 95.597 |
| 4.000 | 95.637 | 95.637 | 95.637 |
| 4.125 | 95.970 | 95.970 | 95.970 |
| 4.250 | 96.851 | 96.793 | 96.821 |
| 4.375 | 97.587 | 97.529 | 97.557 |
| 4.500 | 97.946 | 97.888 | 97.916 |
| 4.625 | 98.012 | 98.000 | 98.000 |
| 4.750 | 98.556 | 98.544 | 98.544 |
| 4.875 | 99.010 | 98.998 | 98.998 |
| 5.000 | 99.343 | 99.331 | 99.331 |
| 5.125 | 99.265 | 99.250 | 99.250 |
| 5.250 | 99.760 | 99.744 | 99.744 |
| 5.375 | 100.172 | 100.157 | 100.157 |
| 5.500 | 100.463 | 100.448 | 100.448 |
| 5.625 | 100.232 | 100.206 | 100.206 |
| 5.750 | 100.707 | 100.680 | 100.680 |
| 5.875 | 101.111 | 101.085 | 101.085 |
| 6.000 | 101.392 | 101.366 | 101.366 |
| 6.125 | 101.030 | 100.989 | 100.960 |
| 6.250 | 101.498 | 101.457 | 101.428 |

### Conventional 10 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 3.990 | | | |
| 4.000 | 94.821 | 94.806 | 94.792 |
| 4.125 | 95.295 | 95.280 | 95.266 |
| 4.250 | 96.604 | 96.796 | 96.574 |
| 4.375 | 97.423 | 97.423 | 97.373 |
| 4.500 | 97.685 | 97.685 | 97.635 |
| 4.625 | 98.012 | 98.000 | 98.000 |
| 4.750 | 98.306 | 98.294 | 98.294 |
| 4.875 | 98.760 | 98.748 | 98.748 |
| 5.000 | 99.093 | 99.081 | 99.081 |
| 5.125 | 99.265 | 99.250 | 99.250 |
| 5.250 | 99.510 | 99.494 | 99.494 |
| 5.375 | 99.922 | 99.907 | 99.907 |
| 5.500 | 100.213 | 100.198 | 100.198 |
| 5.625 | 100.232 | 100.206 | 100.206 |
| 5.750 | 100.457 | 100.430 | 100.430 |
| 5.875 | 100.861 | 100.835 | 100.835 |
| 6.000 | 101.142 | 101.116 | 101.116 |
| 6.125 | 101.030 | 100.989 | 100.960 |
| 6.250 | 101.498 | 101.207 | 101.178 |

### Conventional 30 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.750 | 99.212 | 99.175 | 99.179 |
| 5.875 | 99.616 | 99.585 | 99.578 |
| 6.000 | 100.027 | 99.996 | 99.988 |
| 6.125 | 100.336 | 100.306 | 100.298 |
| 6.250 | 100.491 | 100.480 | 100.456 |
| 6.375 | 100.814 | 100.789 | 100.765 |
| 6.500 | 101.188 | 101.147 | 101.132 |
| 6.625 | 101.450 | 101.409 | 101.394 |
| 6.750 | 101.444 | 101.401 | 101.386 |
| 6.875 | 101.769 | 101.724 | 101.709 |
| 7.000 | 102.079 | 102.028 | 101.997 |
| 7.125 | 102.329 | 102.277 | 102.262 |
| 7.250 | 101.924 | 101.852 | 101.758 |
| 7.375 | 101.498 | 101.425 | 101.371 |
| 7.500 | 101.742 | 101.666 | 101.615 |
| 7.625 | 101.688 | 101.612 | 101.549 |

### Conventional 20 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.625 | 98.727 | 98.660 | 98.639 |
| 5.750 | 99.166 | 99.136 | 99.128 |
| 5.875 | 99.648 | 99.618 | 99.610 |
| 6.000 | 100.035 | 100.005 | 99.997 |
| 6.125 | 100.277 | 100.247 | 100.239 |
| 6.250 | 100.530 | 100.473 | 100.456 |
| 6.375 | 100.830 | 100.789 | 100.774 |
| 6.500 | 101.168 | 101.127 | 101.111 |
| 6.625 | 101.380 | 101.340 | 101.324 |
| 6.750 | 101.064 | 101.013 | 100.982 |
| 6.875 | 101.473 | 101.423 | 101.391 |
| 7.000 | 101.794 | 101.744 | 101.712 |
| 7.125 | 101.362 | 101.312 | 101.297 |
| 7.250 | 100.895 | 100.752 | 100.732 |
| 7.375 | 100.058 | 99.963 | 99.793 |
| 7.500 | 100.265 | 100.166 | 99.998 |

### Conventional 15 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.125 | 95.576 | 95.587 | 95.615 |
| 4.250 | 96.055 | 96.065 | 96.094 |
| 4.375 | 96.490 | 96.500 | 96.529 |
| 4.500 | 96.873 | 96.884 | 96.912 |
| 4.625 | 96.349 | 96.087 | 96.087 |
| 4.750 | 96.828 | 96.566 | 96.566 |
| 4.875 | 97.237 | 96.975 | 96.975 |
| 5.000 | 97.420 | 97.405 | 97.405 |
| 5.125 | 97.854 | 97.838 | 97.838 |
| 5.250 | 98.286 | 98.271 | 98.271 |
| 5.375 | 98.657 | 98.642 | 98.642 |
| 5.500 | 98.923 | 98.908 | 98.908 |
| 5.625 | 98.791 | 98.764 | 98.764 |
| 5.750 | 99.207 | 99.180 | 99.180 |
| 5.875 | 99.566 | 99.540 | 99.540 |
| 6.000 | 99.796 | 99.770 | 99.770 |

## 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

Tuesday, May 9, 2023
Effective Time:
8:21:26 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 | 96.382 | 96.297 | 96.220 |
| 4.750 | 96.876 | 96.791 | 96.696 |
| 4.875 | 97.243 | 97.158 | 97.063 |
| 5.000 | 97.554 | 97.469 | 97.374 |
| 5.125 | 98.038 | 97.975 | 97.912 |
| 5.250 | 98.509 | 98.446 | 98.383 |
| 5.375 | 98.835 | 98.772 | 98.709 |
| 5.500 | 99.162 | 99.099 | 99.036 |
| 5.625 | 99.348 | 99.285 | 99.222 |
| 5.750 | 99.684 | 99.621 | 99.558 |
| 5.875 | 99.769 | 99.706 | 99.643 |
| 6.000 | 100.105 | 100.042 | 99.979 |
| 6.125 | 100.008 | 99.945 | 99.882 |
| 6.250 | 100.206 | 100.143 | 100.080 |
| 6.375 | 100.407 | 100.344 | 100.281 |
| 6.500 | 100.466 | 100.403 | 100.340 |
| 6.625 | | | |
| 6.750 | | | |
| 6.875 | | | |

### Conventional 7/6 ARM

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.125 | 97.449 | 97.364 | 97.269 |
| 5.250 | 97.724 | 97.639 | 97.544 |
| 5.375 | 98.036 | 97.973 | 97.910 |
| 5.500 | 98.596 | 98.533 | 98.470 |
| 5.625 | 98.988 | 98.925 | 98.862 |
| 5.750 | 99.378 | 99.315 | 99.252 |
| 5.875 | 99.769 | 99.706 | 99.643 |
| 6.000 | 99.994 | 99.931 | 99.868 |
| 6.125 | 100.145 | 100.082 | 100.019 |
| 6.250 | 100.283 | 100.220 | 100.157 |
| 6.375 | 100.093 | 100.030 | 99.967 |
| 6.500 | 100.325 | 100.262 | 100.199 |
| 6.625 | 100.561 | 100.498 | 100.435 |
| 6.750 | 100.632 | 100.569 | 100.506 |
| 6.875 | 100.874 | 100.811 | 100.748 |
| 7.000 | | | |

### Conventional 10/6 ARM

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 99.063 | 98.977 | 98.883 |
| 6.000 | 99.354 | 99.269 | 99.175 |
| 6.125 | 99.623 | 99.538 | 99.443 |
| 6.250 | 99.665 | 99.579 | 99.485 |
| 6.375 | 99.866 | 99.803 | 99.740 |
| 6.500 | 100.064 | 100.001 | 99.939 |
| 6.625 | 100.514 | 100.451 | 100.389 |
| 6.750 | 100.399 | 100.336 | 100.274 |
| 6.875 | 100.857 | 100.794 | 100.731 |
| 7.000 | 101.318 | 101.255 | 101.193 |
| 7.125 | 101.402 | 101.339 | 101.276 |

### Conventional 5/6 ARM High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.750 | 96.354 | 96.291 | 96.228 |
| 4.875 | 96.717 | 96.654 | 96.591 |
| 5.000 | 97.069 | 97.006 | 96.943 |
| 5.125 | 97.683 | 97.620 | 97.557 |
| 5.250 | 98.154 | 98.091 | 98.028 |
| 5.375 | 98.481 | 98.418 | 98.355 |
| 5.500 | 98.807 | 98.744 | 98.681 |
| 5.625 | 98.993 | 98.930 | 98.867 |
| 5.750 | 99.329 | 99.266 | 99.203 |
| 5.875 | 99.664 | 99.601 | 99.538 |
| 6.000 | 100.000 | 99.937 | 99.874 |
| 6.125 | 99.903 | 99.840 | 99.777 |
| 6.250 | 100.101 | 100.038 | 99.975 |
| 6.375 | 100.303 | 100.240 | 100.177 |
| 6.500 | 100.362 | 100.299 | 100.236 |
| 6.625 | | | |
| 6.750 | | | |
| 6.875 | | | |
| 7.000 | | | |

### Conventional 7/6 ARM High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.875 | 95.986 | 95.923 | 95.860 |
| 5.000 | 96.412 | 96.349 | 96.286 |
| 5.125 | 96.838 | 96.775 | 96.712 |
| 5.250 | 97.265 | 97.202 | 97.139 |
| 5.375 | 97.681 | 97.618 | 97.555 |
| 5.500 | 98.241 | 98.178 | 98.115 |
| 5.625 | 98.634 | 98.571 | 98.508 |
| 5.750 | 99.024 | 98.961 | 98.898 |
| 5.875 | 99.414 | 99.351 | 99.288 |
| 6.000 | 99.639 | 99.576 | 99.513 |
| 6.125 | 100.040 | 99.977 | 99.914 |
| 6.250 | 99.928 | 99.865 | 99.802 |
| 6.375 | 99.988 | 99.925 | 99.862 |
| 6.500 | 100.220 | 100.157 | 100.094 |

### Conventional 10/6 ARM High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.750 | 98.416 | 98.353 | 98.290 |
| 5.875 | 98.486 | 98.423 | 98.360 |
| 6.000 | 98.739 | 98.676 | 98.613 |
| 6.125 | 98.992 | 98.929 | 98.866 |
| 6.250 | 99.249 | 99.186 | 99.123 |
| 6.375 | 99.511 | 99.448 | 99.385 |
| 6.500 | 99.959 | 99.896 | 99.833 |
| 6.625 | 100.409 | 100.346 | 100.283 |
| 6.750 | 100.295 | 100.232 | 100.169 |
| 6.875 | 100.752 | 100.689 | 100.626 |
| 7.000 | 101.214 | 101.151 | 101.088 |
| 7.125 | 101.297 | 101.234 | 101.171 |

## 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**

Tuesday, May 9, 2023
Effective Time:
8:21:26 AM

## Home Ready

### Home Ready 30 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 6.000 | 100.644 | 100.614 | 100.606 |
| 6.125 | 100.932 | 100.901 | 100.894 |
| 6.250 | 100.884 | 100.843 | 100.828 |
| 6.375 | 101.351 | 101.310 | 101.295 |
| 6.500 | 101.756 | 101.715 | 101.700 |
| 6.625 | 102.017 | 101.977 | 101.961 |
| 6.750 | 101.808 | 101.757 | 101.726 |
| 6.875 | 102.251 | 102.200 | 102.169 |
| 7.000 | 102.639 | 102.588 | 102.557 |
| 7.125 | 102.660 | 102.859 | 102.828 |
| 7.250 | 102.843 | 102.761 | 102.683 |
| 7.375 | 103.028 | 102.946 | 102.868 |
| 7.500 | 103.381 | 103.299 | 103.220 |
| 7.625 | | | |

### Home Ready 20 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 6.000 | 100.644 | 100.614 | 100.606 |
| 6.125 | 100.932 | 100.901 | 100.894 |
| 6.250 | 100.884 | 100.843 | 100.828 |
| 6.375 | 101.351 | 101.310 | 101.295 |
| 6.500 | 101.756 | 101.715 | 101.700 |
| 6.625 | 102.017 | 101.977 | 101.961 |
| 6.750 | 101.808 | 101.757 | 101.726 |
| 6.875 | 102.251 | 102.200 | 102.169 |
| 7.000 | 102.639 | 102.588 | 102.557 |
| 7.125 | 102.660 | 102.859 | 102.828 |
| 7.250 | 102.843 | 102.761 | 102.683 |
| 7.375 | 103.028 | 102.946 | 102.868 |
| 7.500 | 103.381 | 103.299 | 103.220 |
| 7.625 | | | |

### Home Ready 15 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.250 | 96.225 | 96.225 | 96.225 |
| 4.375 | 96.576 | 96.576 | 96.576 |
| 4.500 | 96.857 | 96.857 | 96.857 |
| 4.625 | 97.283 | 97.283 | 97.283 |
| 4.750 | 97.938 | 97.938 | 97.938 |
| 4.875 | 98.252 | 98.252 | 98.252 |
| 5.000 | 98.514 | 98.514 | 98.514 |
| 5.125 | 98.646 | 98.646 | 98.646 |
| 5.250 | 99.073 | 99.073 | 99.073 |
| 5.375 | 99.166 | 99.166 | 99.166 |
| 5.500 | 99.327 | 99.327 | 99.327 |
| 5.625 | 99.508 | 99.508 | 99.508 |
| 5.750 | 99.627 | 99.627 | 99.627 |
| 5.875 | 99.964 | 99.714 | 99.714 |

### Home Ready 10 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.250 | 95.903 | 95.638 | 95.624 |
| 4.375 | 96.206 | 95.942 | 95.927 |
| 4.500 | 96.485 | 96.470 | 96.456 |
| 4.625 | 97.092 | 96.838 | 96.838 |
| 4.750 | 97.422 | 97.168 | 97.168 |
| 4.875 | 97.526 | 97.523 | 97.523 |
| 5.000 | 97.709 | 97.706 | 97.706 |
| 5.125 | 98.067 | 98.067 | 98.067 |
| 5.250 | 98.348 | 98.348 | 98.348 |
| 5.375 | 98.588 | 98.588 | 98.588 |
| 5.500 | 98.791 | 98.791 | 98.791 |
| 5.625 | 99.090 | 98.840 | 98.840 |
| 5.750 | 99.503 | 99.324 | 99.324 |
| 5.875 | 99.790 | 99.537 | 99.537 |

| 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**

Tuesday, May 9, 2023
Effective Time:
8:21:26 AM

## Home Possible

### Home Possible 30 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 99.739 | 99.746 | 99.746 |
| 6.000 | 100.137 | 100.144 | 100.144 |
| 6.125 | 100.472 | 100.479 | 100.479 |
| 6.250 | 100.732 | 100.482 | 100.474 |
| 6.375 | 100.856 | 100.855 | 100.848 |
| 6.500 | 101.204 | 101.204 | 101.196 |
| 6.625 | 101.415 | 101.414 | 101.407 |
| 6.750 | 101.670 | 101.669 | 101.403 |
| 6.875 | 101.922 | 101.921 | 101.655 |
| 7.000 | 102.244 | 102.243 | 101.978 |
| 7.125 | 102.122 | 102.121 | 102.106 |
| 7.250 | 102.251 | 102.189 | 102.111 |
| 7.375 | 100.985 | 100.855 | 100.803 |
| 7.500 | 101.351 | 101.221 | 101.165 |
| 7.625 | | | |

### Home Possible 20 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 99.739 | 99.746 | 99.746 |
| 6.000 | 100.137 | 100.144 | 100.144 |
| 6.125 | 100.472 | 100.479 | 100.479 |
| 6.250 | 100.482 | 100.482 | 100.474 |
| 6.375 | 100.856 | 100.855 | 100.848 |
| 6.500 | 101.204 | 101.204 | 101.196 |
| 6.625 | 101.415 | 101.414 | 101.407 |
| 6.750 | 101.420 | 101.419 | 101.403 |
| 6.875 | 101.672 | 101.671 | 101.655 |
| 7.000 | 101.994 | 101.993 | 101.978 |
| 7.125 | 102.122 | 102.121 | 102.106 |
| 7.250 | 102.251 | 102.189 | 102.111 |
| 7.375 | 100.758 | 100.627 | 100.575 |
| 7.500 | 101.073 | 100.941 | 100.886 |
| 7.625 | | | |

### Home Possible 15 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.125 | 95.970 | 95.970 | 95.970 |
| 4.250 | 96.225 | 96.225 | 96.225 |
| 4.375 | 96.576 | 96.576 | 96.576 |
| 4.500 | 96.857 | 96.857 | 96.857 |
| 4.625 | 97.283 | 97.283 | 97.283 |
| 4.750 | 97.938 | 97.938 | 97.938 |
| 4.875 | 98.252 | 98.252 | 98.252 |
| 5.000 | 98.514 | 98.514 | 98.514 |
| 5.125 | 98.646 | 98.646 | 98.646 |
| 5.250 | 99.073 | 99.073 | 99.073 |
| 5.375 | 99.166 | 99.166 | 99.166 |
| 5.500 | 99.327 | 99.327 | 99.327 |
| 5.625 | 99.508 | 99.508 | 99.508 |
| 5.750 | 99.627 | 99.627 | 99.627 |
| 5.875 | 99.964 | 99.714 | 99.714 |

### Home Possible 10 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.125 | 95.545 | 95.280 | 95.266 |
| 4.250 | 95.903 | 95.638 | 95.624 |
| 4.375 | 96.206 | 95.942 | 95.927 |
| 4.500 | 96.485 | 96.470 | 96.456 |
| 4.625 | 97.092 | 96.838 | 96.838 |
| 4.750 | 97.422 | 97.168 | 97.168 |
| 4.875 | 97.526 | 97.523 | 97.523 |
| 5.000 | 97.709 | 97.706 | 97.706 |
| 5.125 | 98.067 | 98.067 | 98.067 |
| 5.250 | 98.348 | 98.348 | 98.348 |
| 5.375 | 98.588 | 98.588 | 98.588 |
| 5.500 | 98.791 | 98.791 | 98.791 |
| 5.625 | 99.090 | 98.840 | 98.840 |
| 5.750 | 99.503 | 99.324 | 99.324 |

## 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

Tuesday, May 9, 2023
Effective Time:
8:21:26 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 | 97.162 | 97.142 | 97.182 |
| 5.250 | 97.622 | 97.600 | 97.615 |
| 5.375 | 98.056 | 98.029 | 98.052 |
| 5.500 | 98.529 | 98.499 | 98.525 |
| 5.625 | 99.055 | 99.025 | 99.052 |
| 5.750 | 99.180 | 99.163 | 99.166 |
| 5.875 | 99.547 | 99.524 | 99.535 |
| 6.000 | 99.944 | 99.919 | 99.934 |
| 6.125 | 100.383 | 100.358 | 100.372 |
| 6.250 | 100.401 | 100.296 | 100.286 |
| 6.375 | 100.744 | 100.633 | 100.631 |
| 6.500 | 101.088 | 100.974 | 100.976 |
| 6.625 | 101.504 | 101.390 | 101.392 |
| 6.750 | 101.312 | 101.321 | 101.299 |
| 6.875 | 101.563 | 101.567 | 101.552 |
| 7.000 | 101.888 | 101.889 | 101.878 |
| 7.125 | 102.203 | 102.204 | 102.193 |
| 7.250 | 102.201 | 102.153 | 102.119 |

### 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

Tuesday, May 9, 2023
Effective Time:
8:21:26 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 | 97.195 | 97.216 | 97.226 |
| 4.875 | 97.556 | 97.565 | 97.562 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.615 | 100.598 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 25 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | | | |
| 4.625 | | | |
| 4.750 | 97.195 | 97.216 | 97.226 |
| 4.875 | 97.556 | 97.565 | 97.562 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.615 | 100.598 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 20 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | | | |
| 4.625 | | | |
| 4.750 | 97.195 | 97.216 | 97.226 |
| 4.875 | 97.556 | 97.565 | 97.562 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.615 | 100.598 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 15 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 2.750 | 89.240 | 89.229 | 89.281 |
| 2.875 | 89.740 | 89.729 | 89.781 |
| 3.000 | 90.240 | 90.230 | 90.281 |
| 3.125 | 90.740 | 90.730 | 90.781 |
| 3.250 | 92.262 | 92.306 | 92.344 |
| 3.375 | 92.761 | 92.805 | 92.843 |
| 3.500 | 93.509 | 93.554 | 93.591 |
| 3.625 | 94.005 | 94.050 | 94.088 |
| 3.750 | 94.434 | 94.437 | 94.466 |
| 3.875 | 95.139 | 95.174 | 95.210 |
| 4.000 | 95.540 | 95.575 | 95.611 |
| 4.125 | 95.873 | 95.909 | 95.944 |
| 4.250 | 96.630 | 96.658 | 96.687 |
| 4.375 | 96.946 | 96.974 | 97.003 |
| 4.500 | 97.464 | 97.492 | 97.271 |
| 4.625 | 97.827 | 97.855 | 97.884 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.091 | 98.128 | 98.124 |
| 5.000 | 98.509 | 98.547 | 98.542 |
| 5.125 | 98.898 | 98.936 | 98.932 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.858 | 98.904 | 98.886 |
| 5.500 | 99.209 | 99.254 | 99.236 |
| 5.625 | 99.531 | 99.576 | 99.558 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |

### FHA 10 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 2.750 | 89.240 | 89.229 | 89.281 |
| 2.875 | 89.740 | 89.729 | 89.781 |
| 3.000 | 90.240 | 90.230 | 90.281 |
| 3.125 | 90.740 | 90.730 | 90.781 |
| 3.250 | 92.262 | 92.306 | 92.344 |
| 3.375 | 92.761 | 92.805 | 92.843 |
| 3.500 | 93.509 | 93.554 | 93.591 |
| 3.625 | 94.005 | 94.050 | 94.088 |
| 3.750 | 94.434 | 94.437 | 94.466 |
| 3.875 | 95.139 | 95.174 | 95.210 |
| 4.000 | 95.540 | 95.575 | 95.611 |
| 4.125 | 95.873 | 95.909 | 95.944 |
| 4.250 | 96.630 | 96.658 | 96.687 |
| 4.375 | 96.946 | 96.974 | 97.003 |
| 4.500 | 97.464 | 97.492 | 97.271 |
| 4.625 | 97.827 | 97.855 | 97.884 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.091 | 98.128 | 98.124 |
| 5.000 | 98.509 | 98.547 | 98.542 |
| 5.125 | 98.898 | 98.936 | 98.932 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.858 | 98.904 | 98.886 |
| 5.500 | 99.209 | 99.254 | 99.236 |
| 5.625 | 99.531 | 99.576 | 99.558 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |

### FHA 30 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | | | |
| 4.625 | | | |
| 4.750 | 96.122 | 96.131 | 96.106 |
| 4.875 | 96.865 | 96.874 | 96.849 |
| 5.000 | 97.496 | 97.504 | 97.480 |
| 5.125 | 98.022 | 98.031 | 98.006 |
| 5.250 | 98.215 | 98.236 | 98.008 |
| 5.375 | 98.495 | 98.461 | 98.419 |
| 5.500 | 99.037 | 99.002 | 98.961 |
| 5.625 | 99.571 | 99.537 | 99.495 |
| 5.750 | 99.552 | 99.617 | 99.432 |
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |
| 7.750 | | | |

### FHA 25 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 20 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 15 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 94.646 | 94.634 | 94.634 |
| 4.625 | 95.119 | 95.107 | 94.857 |
| 4.750 | 95.337 | 95.325 | 95.325 |
| 4.875 | 95.315 | 95.300 | 95.300 |
| 5.000 | 95.784 | 95.768 | 95.768 |
| 5.125 | 96.248 | 96.232 | 96.232 |
| 5.250 | 96.706 | 96.690 | 96.690 |
| 5.375 | 95.963 | 95.971 | 95.978 |
| 5.500 | 96.107 | 96.115 | 96.122 |
| 5.625 | 96.156 | 96.163 | 96.170 |
| 5.750 | 96.676 | 96.683 | 96.690 |
| 5.875 | 97.001 | 97.008 | 97.015 |
| 6.000 | | | |
| 6.125 | | | |

### FHA 30 Yr Fixed Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### FHA 25 Yr Fixed Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### FHA 20 Yr Fixed Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 101.001 | 100.816 | 100.631 |
| 6.125 | 101.367 | 101.182 | 101.003 |
| 6.250 | 101.458 | 101.333 | 101.300 |
| 6.375 | 101.273 | 101.259 | 101.245 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.686 | 101.675 | 101.618 |
| 6.750 | 102.016 | 102.023 | 102.031 |
| 6.875 | 102.036 | 102.043 | 102.050 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.312 | 102.274 | 102.203 |
| 7.250 | 102.403 | 102.364 | 102.293 |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### FHA 15 Yr Fixed Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 97.464 | 97.492 | 97.271 |
| 4.625 | 97.827 | 97.855 | 97.884 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.091 | 98.128 | 98.124 |
| 5.000 | 98.509 | 98.547 | 98.542 |
| 5.125 | 98.898 | 98.936 | 98.932 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.858 | 98.904 | 98.886 |
| 5.500 | 99.209 | 99.254 | 99.236 |
| 5.625 | 99.531 | 99.576 | 99.558 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |

### FHA 10 Yr Fixed Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 97.464 | 97.492 | 97.271 |
| 4.625 | 97.827 | 97.855 | 97.884 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.091 | 98.128 | 98.124 |
| 5.000 | 98.509 | 98.547 | 98.542 |
| 5.125 | 98.898 | 98.936 | 98.932 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.858 | 98.904 | 98.886 |
| 5.500 | 99.209 | 99.254 | 99.236 |
| 5.625 | 99.531 | 99.576 | 99.558 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |

### FHA 30 Yr Fixed HB Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |

### FHA 25 Yr Fixed HB Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 20 Yr Fixed HB Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.672 |
| 6.000 | 100.184 | 100.200 | 100.158 |
| 6.125 | 100.631 | 100.647 | 100.355 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.218 | 100.207 | 100.140 |
| 6.500 | 100.580 | 100.569 | 100.503 |
| 6.625 | 100.963 | 100.952 | 100.885 |
| 6.750 | 100.753 | 100.714 | 100.633 |
| 6.875 | 100.920 | 100.882 | 100.800 |
| 7.000 | 101.214 | 101.176 | 101.094 |
| 7.125 | 101.559 | 101.521 | 101.439 |
| 7.250 | 100.901 | 100.789 | 100.698 |
| 7.375 | | | |
| 7.500 | | | |

### FHA 15 Yr Fixed HB Streamline

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 94.646 | 94.634 | 94.634 |
| 4.625 | 95.119 | 95.107 | 94.857 |
| 4.750 | 95.337 | 95.325 | 95.325 |
| 4.875 | 95.315 | 95.300 | 95.300 |
| 5.000 | 95.784 | 95.768 | 95.768 |
| 5.125 | 96.248 | 96.232 | 96.232 |
| 5.250 | 96.706 | 96.690 | 96.690 |
| 5.375 | 95.963 | 95.971 | 95.978 |
| 5.500 | 96.107 | 96.115 | 96.122 |
| 5.625 | 96.156 | 96.163 | 96.170 |
| 5.750 | 96.676 | 96.683 | 96.690 |
| 5.875 | 97.001 | 97.008 | 97.015 |
| 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

Tuesday, May 9, 2023
Effective Time:
8:21:26 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 | 96.266 | 96.307 | 96.317 |
| 4.625 | 96.902 | 96.942 | 96.953 |
| 4.750 | 97.528 | 97.569 | 97.579 |
| 4.875 | 97.628 | 97.656 | 97.653 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.575 | 100.558 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 25 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 96.266 | 96.307 | 96.317 |
| 4.625 | 96.902 | 96.942 | 96.953 |
| 4.750 | 97.528 | 97.569 | 97.579 |
| 4.875 | 97.628 | 97.656 | 97.653 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.575 | 100.558 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 20 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | | | |
| 4.625 | | | |
| 4.750 | 97.528 | 97.569 | 97.579 |
| 4.875 | 97.628 | 97.656 | 97.653 |
| 5.000 | 98.801 | 98.830 | 98.858 |
| 5.125 | 99.207 | 99.235 | 99.264 |
| 5.250 | 99.701 | 99.723 | 99.744 |
| 5.375 | 99.502 | 99.523 | 99.544 |
| 5.500 | 100.112 | 100.133 | 100.154 |
| 5.625 | 100.475 | 100.497 | 100.518 |
| 5.750 | 100.747 | 100.575 | 100.558 |
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 15 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 2.750 | | | |
| 2.875 | 89.734 | 89.724 | 89.776 |
| 3.000 | 90.246 | 90.236 | 90.287 |
| 3.125 | 90.755 | 90.744 | 90.796 |
| 3.250 | 92.240 | 92.285 | 92.322 |
| 3.375 | 92.747 | 92.791 | 92.829 |
| 3.500 | 93.498 | 93.543 | 93.580 |
| 3.625 | 93.992 | 94.036 | 94.074 |
| 3.750 | 94.434 | 94.437 | 94.466 |
| 3.875 | 95.139 | 95.174 | 95.210 |
| 4.000 | 95.540 | 95.575 | 95.611 |
| 4.125 | 95.873 | 95.909 | 95.944 |
| 4.250 | 96.630 | 96.658 | 96.687 |
| 4.375 | 96.946 | 96.724 | 96.753 |
| 4.500 | 97.214 | 97.242 | 97.271 |
| 4.625 | 97.577 | 97.605 | 97.634 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.016 | 98.045 | 98.073 |
| 5.000 | 98.346 | 98.383 | 98.379 |
| 5.125 | 98.685 | 98.722 | 98.718 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.727 | 98.772 | 98.754 |
| 5.500 | 99.036 | 99.081 | 99.063 |
| 5.625 | 99.321 | 99.367 | 99.349 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |

### VA 10 Yr Fixed

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 2.750 | | | |
| 2.875 | 89.734 | 89.724 | 89.776 |
| 3.000 | 90.246 | 90.236 | 90.287 |
| 3.125 | 90.755 | 90.744 | 90.796 |
| 3.250 | 92.240 | 92.285 | 92.322 |
| 3.375 | 92.747 | 92.791 | 92.829 |
| 3.500 | 93.498 | 93.543 | 93.580 |
| 3.625 | 93.992 | 94.036 | 94.074 |
| 3.750 | 94.434 | 94.437 | 94.466 |
| 3.875 | 95.139 | 95.174 | 95.210 |
| 4.000 | 95.540 | 95.575 | 95.611 |
| 4.125 | 95.873 | 95.909 | 95.944 |
| 4.250 | 96.630 | 96.658 | 96.687 |
| 4.375 | 96.946 | 96.724 | 96.753 |
| 4.500 | 97.214 | 97.242 | 97.271 |
| 4.625 | 97.577 | 97.605 | 97.634 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.016 | 98.045 | 98.073 |
| 5.000 | 98.346 | 98.383 | 98.379 |
| 5.125 | 98.685 | 98.722 | 98.718 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.727 | 98.772 | 98.754 |
| 5.500 | 99.036 | 99.081 | 99.063 |
| 5.625 | 99.321 | 99.367 | 99.349 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 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 | 97.965 | 97.986 | 98.008 |
| 5.375 | 98.512 | 98.498 | 98.456 |
| 5.500 | 99.037 | 99.023 | 98.981 |
| 5.625 | 99.448 | 99.434 | 99.392 |
| 5.750 | 99.552 | 99.617 | 99.432 |
| 5.875 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 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 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 20 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 15 Yr Fixed High Balance

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 94.396 | 94.634 | 94.384 |
| 4.625 | 94.869 | 94.857 | 94.857 |
| 4.750 | 95.337 | 95.325 | 95.325 |
| 4.875 | 95.315 | 95.300 | 95.300 |
| 5.000 | 95.784 | 95.768 | 95.768 |
| 5.125 | 96.248 | 96.232 | 96.232 |
| 5.250 | 96.706 | 96.690 | 96.690 |
| 5.375 | 95.963 | 95.971 | 95.978 |
| 5.500 | 96.107 | 96.115 | 96.122 |
| 5.625 | 96.156 | 96.163 | 96.170 |
| 5.750 | 96.676 | 96.683 | 96.690 |
| 5.875 | 97.001 | 97.008 | 97.015 |
| 6.000 | | | |
| 6.125 | | | |

### VA 30 Yr Fixed IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### VA 25 Yr Fixed IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### VA 20 Yr Fixed IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.499 | 100.565 | 100.380 |
| 6.000 | 100.751 | 100.816 | 100.631 |
| 6.125 | 101.117 | 101.182 | 100.997 |
| 6.250 | 101.458 | 101.274 | 101.089 |
| 6.375 | 101.023 | 101.009 | 100.995 |
| 6.500 | 101.353 | 101.339 | 101.324 |
| 6.625 | 101.553 | 101.539 | 101.525 |
| 6.750 | 102.016 | 102.023 | 101.781 |
| 6.875 | 101.786 | 101.793 | 101.800 |
| 7.000 | 102.166 | 102.173 | 102.180 |
| 7.125 | 102.057 | 102.022 | 101.951 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |
| 7.625 | | | |

### VA 15 Yr Fixed IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 97.214 | 97.242 | 97.271 |
| 4.625 | 97.577 | 97.605 | 97.634 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.016 | 98.045 | 98.073 |
| 5.000 | 98.346 | 98.383 | 98.379 |
| 5.125 | 98.685 | 98.722 | 98.718 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.727 | 98.772 | 98.754 |
| 5.500 | 99.036 | 99.081 | 99.063 |
| 5.625 | 99.321 | 99.367 | 99.349 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |
| 6.125 | | | |

### VA 10 Yr Fixed IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 97.214 | 97.242 | 97.271 |
| 4.625 | 97.577 | 97.605 | 97.634 |
| 4.750 | 97.845 | 97.873 | 97.902 |
| 4.875 | 98.016 | 98.045 | 98.073 |
| 5.000 | 98.346 | 98.383 | 98.379 |
| 5.125 | 98.685 | 98.722 | 98.718 |
| 5.250 | 98.950 | 98.934 | 98.934 |
| 5.375 | 98.727 | 98.772 | 98.754 |
| 5.500 | 99.036 | 99.081 | 99.063 |
| 5.625 | 99.321 | 99.367 | 99.349 |
| 5.750 | 98.301 | 98.308 | 98.315 |
| 5.875 | 98.626 | 98.633 | 98.640 |
| 6.000 | | | |
| 6.125 | | | |

### VA 30 Yr Fixed HB IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 25 Yr Fixed HB IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 20 Yr Fixed HB IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 5.875 | 100.034 | 99.850 | 99.665 |
| 6.000 | 100.146 | 100.073 | 100.031 |
| 6.125 | 100.422 | 100.444 | 100.402 |
| 6.250 | 100.363 | 100.179 | 99.994 |
| 6.375 | 100.231 | 100.240 | 100.173 |
| 6.500 | 100.275 | 100.284 | 100.217 |
| 6.625 | 100.583 | 100.592 | 100.526 |
| 6.750 | 100.623 | 100.604 | 100.523 |
| 6.875 | 100.692 | 100.674 | 100.592 |
| 7.000 | 100.986 | 100.967 | 100.886 |
| 7.125 | 101.255 | 101.237 | 101.155 |
| 7.250 | | | |
| 7.375 | | | |
| 7.500 | | | |

### VA 15 Yr Fixed HB IRRRL

| Rate | 10 Day | 25 Day | 40 Day |
|---|---|---|---|
| 4.500 | 94.396 | 94.634 | 94.384 |
| 4.625 | 94.869 | 94.857 | 94.857 |
| 4.750 | 95.337 | 95.325 | 95.325 |
| 4.875 | 95.315 | 95.300 | 95.300 |
| 5.000 | 95.784 | 95.768 | 95.768 |
| 5.125 | 96.248 | 96.232 | 96.232 |
| 5.250 | 96.706 | 96.690 | 96.690 |
| 5.375 | 95.963 | 95.971 | 95.978 |
| 5.500 | 96.107 | 96.115 | 96.122 |
| 5.625 | 96.156 | 96.163 | 96.170 |
| 5.750 | 96.676 | 96.683 | 96.690 |
| 5.875 | 97.001 | 97.008 | 97.015 |
| 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 |