FlexPoint

Thursday, May 11, 2023
Effective Time:
8:26:03 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	95.744	95.744	95.694
4.875	96.625	96.625	96.575
5.000	97.681	97.663	97.460
5.125	98.035	98.016	98.064
5.250	98.639	98.646	98.646
5.375	99.196	99.203	99.203
5.500	99.751	99.758	99.762
5.625	100.186	100.175	100.198
5.750	100.080	100.083	100.083
5.875	100.591	100.568	100.575
6.000	101.034	101.011	101.018
6.125	101.361	101.337	101.345
6.250	101.135	101.130	101.122
6.375	101.567	101.530	101.523
6.500	101.973	101.937	101.929
6.625	102.267	102.231	102.223
6.750	102.038	102.026	102.010
6.875	102.385	102.348	102.340
7.000	102.779	102.743	102.735
7.125	103.058	103.022	103.014
7.250	102.902	102.839	102.796
7.375	103.306	103.239	103.200
7.500	103.644	103.577	103.538

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.744	95.744	95.694
4.875	96.625	96.625	96.575
5.000	97.681	97.663	97.460
5.125	98.035	98.016	98.064
5.250	98.639	98.646	98.646
5.375	99.196	99.203	99.203
5.500	99.751	99.758	99.762
5.625	100.186	100.175	100.198
5.750	100.080	100.083	100.083
5.875	100.591	100.568	100.575
6.000	101.034	101.011	101.018
6.125	101.361	101.337	101.345
6.250	101.135	101.130	101.122
6.375	101.567	101.530	101.523
6.500	101.973	101.937	101.929
6.625	102.267	102.231	102.223
6.750	102.038	102.026	102.010
6.875	102.385	102.348	102.340
7.000	102.779	102.743	102.735
7.125	103.058	103.022	103.014
7.250	102.902	102.839	102.796
7.375	103.306	103.239	103.200
7.500	103.644	103.577	103.538

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	97.800	97.766	97.809
5.125	98.816	98.836	98.898
5.250	99.174	99.163	99.186
5.375	99.759	99.747	99.771
5.500	100.256	100.244	100.268
5.625	100.596	100.585	100.609
5.750	100.486	100.462	100.470
5.875	100.963	100.939	100.947
6.000	101.372	101.348	101.356
6.125	101.686	101.662	101.670
6.250	101.442	101.405	101.398
6.375	101.869	101.833	101.825
6.500	102.251	102.214	102.207
6.625	102.573	102.537	102.529
6.750	102.059	102.026	102.015
6.875	102.464	102.428	102.420
7.000	102.834	102.798	102.790
7.125	102.766	102.753	102.738
7.250	102.879	102.839	102.792
7.375	102.557	102.458	102.433
7.500	102.847	102.747	102.724
7.625	103.102	103.002	102.979
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	96.251	96.251	96.251
4.000	96.292	96.292	96.292
4.125	96.627	96.627	96.627
4.250	97.870	97.845	97.870
4.375	98.350	98.325	98.349
4.500	98.708	98.683	98.708
4.625	98.814	98.773	98.737
4.750	99.335	99.295	99.259
4.875	99.774	99.733	99.698
5.000	100.104	100.064	100.028
5.125	99.960	99.907	99.857
5.250	100.446	100.393	100.343
5.375	100.859	100.806	100.756
5.500	101.152	101.100	101.050
5.625	100.917	100.824	100.724
5.750	101.390	101.296	101.197
5.875	101.796	101.702	101.603
6.000	102.078	101.984	101.885
6.125	101.740	101.602	101.460
6.250	101.957	102.069	101.927

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	95.475	95.461	95.447
4.125	95.949	95.934	95.920
4.250	97.631	97.605	97.630
4.375	98.123	98.123	98.073
4.500	98.378	98.378	98.328
4.625	98.814	98.773	98.737
4.750	99.085	99.045	99.009
4.875	99.524	99.483	99.448
5.000	99.854	99.814	99.778
5.125	99.710	99.907	99.857
5.250	100.196	100.143	100.093
5.375	100.609	100.556	100.506
5.500	100.902	100.850	100.800
5.625	100.667	100.574	100.724
5.750	101.140	101.046	100.947
5.875	101.546	101.452	101.353
6.000	101.828	101.734	101.635
6.125	101.490	101.352	101.460
6.250	101.957	101.819	101.677

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.775	99.751	99.759
5.875	100.238	100.214	100.222
6.000	100.639	100.615	100.623
6.125	100.947	100.923	100.931
6.250	100.856	100.838	100.815
6.375	101.251	101.215	101.207
6.500	101.624	101.588	101.580
6.625	101.892	101.856	101.848
6.750	101.676	101.639	101.632
6.875	102.072	102.036	102.028
7.000	101.986	101.961	101.930
7.125	102.143	102.118	102.087
7.250	101.878	101.825	101.762
7.375	101.361	101.258	101.194
7.500	101.607	101.501	101.441
7.625	101.797	101.691	101.632

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	99.027	99.003	99.011
5.750	99.540	99.516	99.524
5.875	100.017	99.993	100.001
6.000	100.395	100.372	100.379
6.125	100.636	100.612	100.620
6.250	100.587	100.551	100.543
6.375	101.014	100.978	100.970
6.500	101.352	101.316	101.308
6.625	101.572	101.536	101.528
6.750	101.422	101.386	101.378
6.875	101.826	101.790	101.782
7.000	100.182	100.155	100.127
7.125	100.392	100.365	100.337
7.250	99.942	99.827	99.793
7.375	100.162	100.038	100.010
7.500	100.365	100.237	100.211

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	96.446	96.436	96.443
4.250	96.924	96.914	96.922
4.375	97.359	97.349	97.356
4.500	97.742	97.733	97.740
4.625	96.901	96.861	96.825
4.750	97.358	97.318	97.282
4.875	97.753	97.712	97.677
5.000	98.122	98.070	98.020
5.125	98.549	98.496	98.446
5.250	98.974	98.921	98.872
5.375	99.346	99.293	99.243
5.500	99.615	99.562	99.512
5.625	99.476	99.383	99.283
5.750	99.891	99.797	99.698
5.875	100.251	100.158	100.058
6.000	98.580	98.590	98.600

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

Thursday, May 11, 2023
Effective Time:
8:26:03 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	96.913	96.850	96.787
4.750	97.286	97.215	97.152
4.875	97.654	97.580	97.517
5.000	97.998	97.935	97.872
5.125	98.616	98.553	98.490
5.250	98.841	98.778	98.715
5.375	99.169	99.106	99.043
5.500	99.497	99.434	99.371
5.625	99.684	99.621	99.558
5.750	100.022	99.959	99.896
5.875	100.358	100.295	100.232
6.000	100.696	100.633	100.570
6.125	100.596	100.533	100.470
6.250	100.795	100.732	100.669
6.375	100.997	100.934	100.871
6.500	101.055	100.992	100.929
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	97.875	97.790	97.694
5.250	98.249	98.186	98.123
5.375	98.668	98.605	98.542
5.500	99.233	98.920	98.857
5.625	99.378	99.315	99.252
5.750	99.770	99.707	99.644
5.875	100.163	100.100	100.037
6.000	100.390	100.327	100.264
6.125	100.793	100.730	100.667
6.250	100.678	100.615	100.552
6.375	100.736	100.673	100.610
6.500	100.970	100.907	100.844
6.625	101.207	101.144	101.081
6.750	101.276	101.213	101.150
6.875	101.519	101.456	101.393
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.520	99.445	99.383
6.000	99.812	99.727	99.638
6.125	100.080	99.995	99.899
6.250	100.275	100.212	100.150
6.375	100.538	100.475	100.163
6.500	100.740	100.677	100.614
6.625	101.193	101.130	101.068
6.750	101.075	101.012	100.950
6.875	101.535	101.472	101.410
7.000	102.001	101.938	101.875
7.125	102.083	102.020	101.957

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	96.923	96.860	96.797
4.875	97.288	97.225	97.162
5.000	97.643	97.580	97.517
5.125	98.261	98.198	98.135
5.250	98.736	98.673	98.610
5.375	99.064	99.001	98.938
5.500	99.392	99.329	99.266
5.625	99.579	99.516	99.453
5.750	99.917	99.854	99.791
5.875	100.253	100.190	100.127
6.000	100.591	100.528	100.465
6.125	100.492	100.429	100.366
6.250	100.690	100.627	100.564
6.375	100.892	100.829	100.766
6.500	100.950	100.887	100.824
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.608	96.545	96.482
5.000	97.036	96.973	96.910
5.125	97.464	97.401	97.338
5.250	97.894	97.831	97.768
5.375	98.313	98.250	98.187
5.500	98.878	98.815	98.752
5.625	99.273	99.210	99.147
5.750	99.666	99.603	99.540
5.875	100.058	99.995	99.932
6.000	100.285	100.222	100.159
6.125	100.688	100.625	100.562
6.250	100.574	100.511	100.448
6.375	100.632	100.569	100.506
6.500	100.865	100.802	100.739

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.085	99.022	98.959
5.875	99.154	99.091	99.028
6.000	99.408	99.345	99.282
6.125	99.662	99.599	99.536
6.250	99.920	99.857	99.794
6.375	100.183	100.120	100.057
6.500	100.635	100.572	100.509
6.625	101.088	101.025	100.962
6.750	100.970	100.907	100.844
6.875	101.431	101.368	101.305
7.000	101.896	101.833	101.770
7.125	101.978	101.915	101.852

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

Thursday, May 11, 2023
Effective Time:
8:26:03 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.254	101.231	101.238
6.125	101.540	101.516	101.524
6.250	101.326	101.289	101.281
6.375	101.787	101.750	101.743
6.500	102.191	102.154	102.147
6.625	102.459	102.422	102.415
6.750	102.167	102.130	102.123
6.875	102.605	102.568	102.560
7.000	102.995	102.959	102.951
7.125	103.028	103.242	103.234
7.250	103.122	103.055	103.016
7.375	103.276	103.209	103.170
7.500	103.614	103.547	103.508
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.254	101.231	101.238
6.125	101.540	101.516	101.524
6.250	101.326	101.289	101.281
6.375	101.787	101.750	101.743
6.500	102.191	102.154	102.147
6.625	102.459	102.422	102.415
6.750	102.167	102.130	102.123
6.875	102.605	102.568	102.560
7.000	102.995	102.959	102.951
7.125	103.028	103.242	103.234
7.250	103.122	103.055	103.016
7.375	103.276	103.209	103.170
7.500	103.614	103.547	103.508
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750			
5.875			

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250			
4.375			
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250			
5.375			
5.500			
5.625			
5.750			
5.875			

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

Thursday, May 11, 2023
Effective Time:
8:26:03 AM

Home Possible

Home Possible 30 Yr Fixed				Home Possible 20 Yr Fixed				Home Possible 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
5.875	100.275	100.279	100.279	5.875				4.125			
6.000	100.679	100.683	100.683	6.000				4.250			
6.125	101.022	101.027	101.027	6.125				4.375			
6.250	101.135	101.130	101.122	6.250				4.500			
6.375	101.519	101.514	101.506	6.375				4.625			
6.500	101.877	101.872	101.614	6.500				4.750			
6.625	102.033	101.778	101.770	6.625				4.875			
6.750	102.038	102.026	102.010	6.750				5.000			
6.875	102.272	102.260	102.244	6.875				5.125			
7.000	102.625	102.613	102.597	7.000				5.250			
7.125	102.516	102.503	102.488	7.125				5.375			
7.250	102.629	102.589	102.542	7.250				5.500			
7.375				7.375				5.625			
7.500				7.500				5.750			
7.625				7.625				5.875			

Home Possible 10 Yr Fixed											
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.125											
4.250											
4.375											
4.500											
4.625											
4.750											
4.875											
5.000											
5.125											
5.250											
5.375											
5.500											
5.625											
5.750											

Home Possible Adjustments

Cumulative LLPA Caps

Home Possible	0.000

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

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

Additional Purchase LLPA Adjusters

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

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

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

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

Thursday, May 11, 2023
Effective Time:
8:26:03 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	98.075	98.056	98.104
5.250	98.414	98.409	98.433
5.375	98.848	98.837	98.868
5.500	99.313	99.300	99.335
5.625	99.820	99.807	99.842
5.750	99.743	99.743	99.754
5.875	100.112	100.106	100.125
6.000	100.511	100.503	100.525
6.125	100.945	100.937	100.959
6.250	100.759	100.733	100.731
6.375	101.102	101.071	101.077
6.500	101.431	101.397	101.407
6.625	101.823	101.789	101.799
6.750	101.551	101.546	101.532
6.875	101.795	101.785	101.778
7.000	102.109	102.096	102.093
7.125	102.404	102.391	102.388
7.250	102.300	102.222	102.196

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

Thursday, May 11, 2023
Effective Time:
8:26:03 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	98.117	98.116	98.142
4.875	98.302	98.304	98.317
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.037	100.051
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.204	101.178	101.177
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	98.117	98.116	98.142
4.875	98.302	98.304	98.317
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.037	100.051
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.204	101.178	101.177
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	98.117	98.116	98.142
4.875	98.302	98.304	98.317
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.037	100.051
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.204	101.178	101.177
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.969	89.966	90.032
2.875	90.471	90.468	90.534
3.000	90.973	90.970	91.036
3.125	91.474	91.471	91.538
3.250	93.081	93.117	93.170
3.375	93.582	93.618	93.671
3.500	94.340	94.367	94.420
3.625	94.828	94.863	94.916
3.750	95.067	95.316	95.344
3.875	95.969	96.012	96.055
4.000	96.370	96.413	96.455
4.125	96.704	96.746	96.789
4.250	97.426	97.468	97.511
4.375	97.742	97.534	97.577
4.500	98.003	98.046	98.089
4.625	98.613	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.687	98.718	98.753
5.000	99.086	99.115	99.126
5.125	99.453	99.482	99.493
5.250	99.651	99.598	99.548
5.375	99.311	99.551	99.548
5.500	99.644	99.634	99.631
5.625	99.946	99.936	99.933
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.969	89.966	90.032
2.875	90.471	90.468	90.534
3.000	90.973	90.970	91.036
3.125	91.474	91.471	91.538
3.250	93.081	93.117	93.170
3.375	93.582	93.618	93.671
3.500	94.340	94.367	94.420
3.625	94.828	94.863	94.916
3.750	95.067	95.316	95.344
3.875	95.969	96.012	96.055
4.000	96.370	96.413	96.455
4.125	96.704	96.746	96.789
4.250	97.426	97.468	97.511
4.375	97.742	97.534	97.577
4.500	98.003	98.046	98.089
4.625	98.613	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.687	98.718	98.753
5.000	99.086	99.115	99.126
5.125	99.453	99.482	99.493
5.250	99.651	99.598	99.548
5.375	99.311	99.551	99.548
5.500	99.644	99.634	99.631
5.625	99.946	99.936	99.933
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.870	96.872	96.863
4.875	97.611	97.613	97.604
5.000	98.238	98.241	98.232
5.125	98.761	98.764	98.755
5.250	98.724	98.738	98.752
5.375	99.078	99.053	99.027
5.500	99.615	99.590	99.564
5.625	100.140	100.115	100.089
5.750	100.189	100.004	99.819
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.436	95.396	95.360
4.625	95.656	95.615	95.580
4.750	96.121	96.080	96.045
4.875	96.028	95.975	95.926
5.000	96.493	96.441	96.391
5.125	96.953	96.900	96.851
5.250	97.407	97.354	97.305
5.375	96.623	96.637	96.651
5.500	96.763	96.777	96.791
5.625	96.808	96.822	96.836
5.750	97.340	97.354	97.368
5.875	97.658	97.672	97.687
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.952
6.125	101.669	101.485	101.388
6.250	101.704	101.666	101.650
6.375	101.462	101.434	101.405
6.500	101.868	101.840	101.812
6.625	102.088	102.059	102.031
6.750	102.300	102.264	102.229
6.875	102.190	102.154	102.119
7.000	102.408	102.372	102.337
7.125	102.454	102.300	102.245
7.250	102.535	102.404	102.325
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.003	98.046	98.089
4.625	98.613	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.687	98.718	98.753
5.000	99.086	99.115	99.126
5.125	99.453	99.482	99.493
5.250	99.651	99.598	99.548
5.375	99.311	99.551	99.548
5.500	99.644	99.634	99.631
5.625	99.946	99.936	99.933
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	98.003	98.046	98.089
4.625	98.613	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.687	98.718	98.753
5.000	99.086	99.115	99.126
5.125	99.453	99.482	99.493
5.250	99.651	99.598	99.548
5.375	99.311	99.551	99.548
5.500	99.644	99.634	99.631
5.625	99.946	99.936	99.933
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	100.090
6.000	100.618	100.581	100.555
6.125	101.053	101.016	100.740
6.250	100.609	100.425	100.240
6.375	100.678	100.613	100.564
6.500	100.789	100.725	100.676
6.625	101.158	101.094	101.045
6.750	100.968	100.813	100.748
6.875	101.089	100.934	100.869
7.000	101.368	101.214	101.148
7.125	101.701	101.546	101.481
7.250	101.055	100.967	100.892
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	95.436	95.396	95.360
4.625	95.656	95.615	95.580
4.750	96.121	96.080	96.045
4.875	96.028	95.975	95.926
5.000	96.493	96.441	96.391
5.125	96.953	96.900	96.851
5.250	97.407	97.354	97.305
5.375	96.623	96.637	96.651
5.500	96.763	96.777	96.791
5.625	96.808	96.822	96.836
5.750	97.340	97.354	97.368
5.875	97.658	97.672	97.687
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

Thursday, May 11, 2023
Effective Time:
8:26:03 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	97.166	97.184	97.211
4.625	97.801	97.820	97.847
4.750	98.425	98.443	98.470
4.875	98.344	98.366	98.379
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.287	100.301
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.134	101.046	101.045
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	97.166	97.184	97.211
4.625	97.801	97.820	97.847
4.750	98.425	98.443	98.470
4.875	98.344	98.366	98.379
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.287	100.301
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.134	101.046	101.045
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	98.425	98.443	98.470
4.875	98.344	98.366	98.379
5.000	99.540	99.568	99.596
5.125	99.961	99.989	100.018
5.250	100.210	100.224	100.238
5.375	100.273	100.287	100.301
5.500	100.674	100.688	100.703
5.625	101.033	101.047	101.061
5.750	101.134	101.046	101.045
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.464	90.461	90.528
3.000	90.976	90.973	91.040
3.125	91.484	91.481	91.548
3.250	93.058	93.094	93.146
3.375	93.563	93.599	93.652
3.500	94.340	94.347	94.400
3.625	94.828	94.836	94.888
3.750	95.067	95.316	95.344
3.875	95.969	96.012	96.055
4.000	96.370	96.413	96.455
4.125	96.704	96.746	96.789
4.250	97.426	97.468	97.511
4.375	97.492	97.534	97.577
4.500	98.003	98.046	98.089
4.625	98.363	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.682	98.718	98.753
5.000	98.910	98.939	98.950
5.125	99.229	99.258	99.269
5.250	99.651	99.598	99.548
5.375	99.430	99.420	99.417
5.500	99.476	99.466	99.713
5.625	99.748	99.738	99.735
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.464	90.461	90.528
3.000	90.976	90.973	91.040
3.125	91.484	91.481	91.548
3.250	93.058	93.094	93.146
3.375	93.563	93.599	93.652
3.500	94.340	94.347	94.400
3.625	94.828	94.836	94.888
3.750	95.067	95.316	95.344
3.875	95.969	96.012	96.055
4.000	96.370	96.413	96.455
4.125	96.704	96.746	96.789
4.250	97.426	97.468	97.511
4.375	97.492	97.534	97.577
4.500	98.003	98.046	98.089
4.625	98.363	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.682	98.718	98.753
5.000	98.910	98.939	98.950
5.125	99.229	99.258	99.269
5.250	99.651	99.598	99.548
5.375	99.430	99.420	99.417
5.500	99.476	99.466	99.713
5.625	99.748	99.738	99.735
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
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	98.474	98.488	98.502
5.375	99.080	99.075	99.049
5.500	99.562	99.557	99.531
5.625	99.985	99.980	99.955
5.750	100.189	100.004	99.819
5.875	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
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	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	95.186	95.146	95.110
4.625	95.656	95.615	95.580
4.750	96.121	96.080	96.045
4.875	96.028	95.975	95.926
5.000	96.493	96.441	96.391
5.125	96.953	96.900	96.851
5.250	97.407	97.354	97.305
5.375	96.623	96.637	96.651
5.500	96.763	96.777	96.791
5.625	96.808	96.822	96.836
5.750	97.340	97.354	97.368
5.875	97.658	97.672	97.687
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.823	100.888	100.704
6.000	101.310	101.125	100.941
6.125	101.419	101.485	101.300
6.250	101.704	101.520	101.335
6.375	101.462	101.434	101.405
6.500	101.618	101.590	101.562
6.625	102.088	102.059	101.781
6.750	102.300	102.264	101.979
6.875	101.940	101.904	101.869
7.000	102.408	102.122	102.087
7.125	102.307	102.196	102.024
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.003	98.046	98.089
4.625	98.363	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.682	98.718	98.753
5.000	98.910	98.939	98.950
5.125	99.229	99.258	99.269
5.250	99.651	99.598	99.548
5.375	99.430	99.420	99.417
5.500	99.476	99.466	99.713
5.625	99.748	99.738	99.735
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	98.003	98.046	98.089
4.625	98.363	98.406	98.448
4.750	98.515	98.550	98.586
4.875	98.682	98.718	98.753
5.000	98.910	98.939	98.950
5.125	99.229	99.258	99.269
5.250	99.651	99.598	99.548
5.375	99.430	99.420	99.417
5.500	99.476	99.466	99.713
5.625	99.748	99.738	99.735
5.750	98.965	98.979	98.993
5.875	99.283	99.297	99.312
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.358	100.173	99.989
6.000	100.455	100.383	100.357
6.125	100.724	100.704	100.679
6.250	100.609	100.425	100.240
6.375	100.416	100.372	100.323
6.500	100.739	100.695	100.646
6.625	101.047	101.002	100.953
6.750	100.811	100.677	100.611
6.875	100.866	100.732	100.666
7.000	101.146	101.012	100.946
7.125	101.404	101.269	101.204
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	95.186	95.146	95.110
4.625	95.656	95.615	95.580
4.750	96.121	96.080	96.045
4.875	96.028	95.975	95.926
5.000	96.493	96.441	96.391
5.125	96.953	96.900	96.851
5.250	97.407	97.354	97.305
5.375	96.623	96.637	96.651
5.500	96.763	96.777	96.791
5.625	96.808	96.822	96.836
5.750	97.340	97.354	97.368
5.875	97.658	97.672	97.687
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