FlexPoint

Friday, May 12, 2023
Effective Time:
8:41:11 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	95.593	95.593	95.543
4.875	96.474	96.474	96.424
5.000	97.115	97.089	97.148
5.125	97.714	97.688	97.747
5.250	98.435	98.440	98.440
5.375	98.963	98.968	98.968
5.500	99.536	99.541	99.545
5.625	99.967	99.957	99.980
5.750	99.994	99.997	99.997
5.875	100.414	100.416	100.416
6.000	100.821	100.814	100.814
6.125	101.147	101.124	101.132
6.250	101.109	101.103	101.095
6.375	101.444	101.438	101.430
6.500	101.833	101.796	101.788
6.625	102.129	102.092	102.084
6.750	102.026	102.012	101.996
6.875	102.312	102.275	102.267
7.000	102.709	102.672	102.665
7.125	102.993	102.956	102.948
7.250	102.772	102.730	102.683
7.375	103.157	103.089	103.050
7.500	103.491	103.423	103.384

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.593	95.593	95.543
4.875	96.474	96.474	96.424
5.000	97.115	97.089	97.148
5.125	97.714	97.688	97.747
5.250	98.435	98.440	98.440
5.375	98.963	98.968	98.968
5.500	99.536	99.541	99.545
5.625	99.967	99.957	99.980
5.750	99.994	99.997	99.997
5.875	100.414	100.416	100.416
6.000	100.821	100.814	100.814
6.125	101.147	101.124	101.132
6.250	101.109	101.103	101.095
6.375	101.444	101.438	101.430
6.500	101.833	101.796	101.788
6.625	102.129	102.092	102.084
6.750	102.026	102.012	101.996
6.875	102.312	102.275	102.267
7.000	102.709	102.672	102.665
7.125	102.993	102.956	102.948
7.250	102.772	102.730	102.683
7.375	103.157	103.089	103.050
7.500	103.491	103.423	103.384

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	97.489	97.449	97.502
5.125	98.376	98.359	98.375
5.250	98.968	98.959	98.982
5.375	99.296	99.286	99.309
5.500	100.021	100.011	100.035
5.625	100.361	100.351	100.374
5.750	100.280	100.257	100.265
5.875	100.755	100.732	100.740
6.000	101.159	101.135	101.143
6.125	101.472	101.449	101.457
6.250	101.303	101.266	101.259
6.375	101.728	101.691	101.683
6.500	102.110	102.073	102.065
6.625	102.435	102.398	102.390
6.750	102.026	102.012	101.996
6.875	102.391	102.355	102.347
7.000	102.764	102.727	102.720
7.125	102.737	102.723	102.708
7.250	102.772	102.730	102.683
7.375	102.448	102.357	102.343
7.500	102.740	102.648	102.636
7.625	102.997	102.905	102.893
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	96.175	96.175	96.175
4.000	96.217	96.217	96.217
4.125	96.545	96.545	96.545
4.250	97.488	97.440	97.474
4.375	97.966	97.920	97.953
4.500	98.318	98.271	98.304
4.625	98.576	98.557	98.557
4.750	99.094	99.075	99.075
4.875	99.531	99.511	99.511
5.000	99.859	99.840	99.840
5.125	99.720	99.699	99.699
5.250	100.205	100.184	100.184
5.375	100.617	100.346	100.596
5.500	100.662	100.640	100.640
5.625	100.629	100.605	100.605
5.750	101.101	101.077	101.077
5.875	101.506	101.482	101.482
6.000	101.789	101.765	101.765
6.125	101.320	101.268	101.239
6.250	101.786	101.733	101.704

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	95.428	95.415	95.401
4.125	95.897	95.884	95.870
4.250	97.377	97.377	97.327
4.375	97.985	97.985	97.935
4.500	98.239	98.239	98.189
4.625	98.576	98.307	98.307
4.750	98.844	98.825	98.825
4.875	99.281	99.261	99.261
5.000	99.609	99.590	99.590
5.125	99.470	99.449	99.449
5.250	99.955	99.934	99.934
5.375	100.367	100.346	100.346
5.500	100.662	100.640	100.640
5.625	100.379	100.355	100.355
5.750	100.851	100.827	100.827
5.875	101.256	101.232	101.232
6.000	101.539	101.515	101.515
6.125	101.320	101.268	101.239
6.250	101.786	101.733	101.704

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	99.571	99.548	99.555
5.875	100.031	100.008	100.016
6.000	100.427	100.403	100.411
6.125	100.734	100.711	100.719
6.250	100.773	100.753	100.730
6.375	101.111	101.074	101.066
6.500	101.484	101.447	101.439
6.625	101.755	101.718	101.710
6.750	101.712	101.685	101.654
6.875	102.032	102.005	101.973
7.000	102.376	102.349	102.321
7.125	102.540	102.513	102.481
7.250	102.193	102.137	102.074
7.375	101.733	101.648	101.636
7.500	102.172	102.085	101.824
7.625	101.656	101.557	101.508

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	99.123	99.085	99.065
5.750	99.584	99.561	99.569
5.875	100.058	100.035	100.043
6.000	100.432	100.409	100.417
6.125	100.672	100.649	100.657
6.250	100.702	100.662	100.654
6.375	101.122	101.086	101.078
6.500	101.461	101.425	101.417
6.625	101.684	101.647	101.639
6.750	101.351	101.314	101.306
6.875	101.753	101.717	101.709
7.000	101.390	101.344	101.330
7.125	101.696	101.647	101.633
7.250	101.223	101.143	101.124
7.375	99.989	99.869	99.744
7.500	100.196	100.071	99.949

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	96.230	96.233	96.262
4.250	96.708	96.712	96.740
4.375	97.143	97.147	97.175
4.500	97.527	97.530	97.558
4.625	96.914	96.645	96.645
4.750	97.368	97.098	97.098
4.875	97.511	97.491	97.491
5.000	97.883	97.862	97.862
5.125	98.310	98.288	98.288
5.250	98.734	98.712	98.712
5.375	99.105	99.083	99.083
5.500	99.375	99.353	99.353
5.625	99.188	99.164	99.164
5.750	99.602	99.578	99.578
5.875	99.962	99.938	99.938
6.000	98.503	98.513	98.523

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

Friday, May 12, 2023
Effective Time:
8:41:11 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	96.771	96.686	96.589
4.750	97.265	97.180	97.083
4.875	97.632	97.547	97.450
5.000	97.975	97.889	97.792
5.125	98.310	98.225	98.146
5.250	98.741	98.678	98.615
5.375	99.071	99.008	98.945
5.500	99.408	99.345	99.282
5.625	99.598	99.535	99.472
5.750	99.933	99.870	99.807
5.875	100.273	100.210	100.147
6.000	100.368	100.305	100.242
6.125	100.527	100.464	100.401
6.250	100.482	100.419	100.356
6.375	100.686	100.623	100.560
6.500	100.746	100.683	100.620
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	97.999	97.914	97.817
5.250	98.373	98.288	98.191
5.375	98.740	98.655	98.558
5.500	99.076	98.991	98.894
5.625	99.402	99.317	99.220
5.750	99.679	99.598	99.535
5.875	100.062	99.999	99.936
6.000	100.292	100.229	100.166
6.125	100.692	100.629	100.566
6.250	100.583	100.520	100.457
6.375	100.649	100.586	100.523
6.500	100.639	100.576	100.513
6.625	100.883	100.820	100.757
6.750	100.955	100.892	100.829
6.875	101.199	101.136	101.073
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	99.358	99.273	99.176
6.000	99.619	99.533	99.436
6.125	99.887	99.802	99.705
6.250	99.935	99.861	99.799
6.375	100.185	100.122	100.059
6.500	100.390	100.327	100.264
6.625	100.849	100.786	100.723
6.750	100.739	100.676	100.614
6.875	101.205	101.142	101.080
7.000	101.672	101.609	101.546
7.125	101.755	101.692	101.630

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	96.649	96.586	96.523
4.875	96.978	96.915	96.852
5.000	97.306	97.243	97.180
5.125	97.917	97.854	97.791
5.250	98.387	98.324	98.261
5.375	98.716	98.653	98.590
5.500	99.053	98.990	98.927
5.625	99.243	99.180	99.117
5.750	99.578	99.515	99.452
5.875	99.919	99.856	99.793
6.000	100.263	100.200	100.137
6.125	100.172	100.109	100.046
6.250	100.377	100.314	100.251
6.375	100.581	100.518	100.455
6.500	100.641	100.578	100.515
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	96.330	96.267	96.204
5.000	96.757	96.694	96.631
5.125	97.179	97.116	97.053
5.250	97.572	97.509	97.446
5.375	97.964	97.901	97.838
5.500	98.522	98.459	98.396
5.625	98.912	98.849	98.786
5.750	99.306	99.243	99.180
5.875	99.708	99.645	99.582
6.000	99.937	99.874	99.811
6.125	100.337	100.274	100.211
6.250	100.228	100.165	100.102
6.375	100.294	100.231	100.168
6.500	100.534	100.471	100.408

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.723	98.660	98.597
5.875	98.789	98.726	98.663
6.000	99.045	98.982	98.919
6.125	99.309	99.246	99.183
6.250	99.570	99.507	99.444
6.375	99.830	99.767	99.704
6.500	100.285	100.222	100.159
6.625	100.744	100.681	100.618
6.750	100.635	100.572	100.509
6.875	101.101	101.038	100.975
7.000	101.567	101.504	101.441
7.125	101.651	101.588	101.525

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

Friday, May 12, 2023
Effective Time:
8:41:11 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.041	101.018	101.025
6.125	101.327	101.303	101.311
6.250	101.188	101.151	101.143
6.375	101.646	101.609	101.601
6.500	102.050	102.013	102.005
6.625	102.321	102.284	102.276
6.750	102.096	102.059	102.052
6.875	102.532	102.495	102.487
7.000	102.925	102.888	102.880
7.125	103.213	103.176	103.168
7.250	102.988	102.921	102.882
7.375	103.127	103.059	103.020
7.500	103.461	103.393	103.354
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	101.041	101.018	101.025
6.125	101.327	101.303	101.311
6.250	101.188	101.151	101.143
6.375	101.646	101.609	101.601
6.500	102.050	102.013	102.005
6.625	102.321	102.284	102.276
6.750	102.096	102.059	102.052
6.875	102.532	102.495	102.487
7.000	102.925	102.888	102.880
7.125	103.213	103.176	103.168
7.250	102.988	102.921	102.882
7.375	103.127	103.059	103.020
7.500	103.461	103.393	103.354
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.796	96.796	96.796
4.375	97.141	97.141	97.141
4.500	97.425	97.426	97.426
4.625	97.844	97.857	97.857
4.750	98.496	98.508	98.508
4.875	98.800	98.812	98.812
5.000	99.055	99.067	99.067
5.125	99.162	99.168	99.168
5.250	99.581	99.587	99.587
5.375	99.669	99.675	99.675
5.500	99.824	99.830	99.830
5.625	99.914	99.920	99.920
5.750	100.020	100.028	100.028
5.875	100.352	100.110	100.110

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	96.499	96.237	96.223
4.375	96.798	96.535	96.521
4.500	97.068	97.055	97.041
4.625	97.669	97.424	97.416
4.750	97.989	97.747	97.740
4.875	98.089	98.097	97.840
5.000	98.260	98.266	98.259
5.125	98.583	98.339	98.339
5.250	98.858	98.614	98.614
5.375	99.088	99.094	99.094
5.500	99.287	99.294	99.294
5.625	99.489	99.247	99.247
5.750	99.827	99.725	99.725
5.875	100.111	99.933	99.933

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

Friday, May 12, 2023
Effective Time:
8:41:11 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.164	100.166	100.166
6.000	100.561	100.564	100.564
6.125	101.098	100.851	100.851
6.250	101.109	101.103	101.095
6.375	101.444	101.438	101.180
6.500	101.545	101.539	101.531
6.625	101.944	101.688	101.681
6.750	102.026	102.012	101.996
6.875	102.281	102.267	102.252
7.000	102.643	102.629	102.363
7.125	102.487	102.473	102.458
7.250	102.522	102.480	102.433
7.375	101.363	101.297	101.261
7.500	101.701	101.633	101.600
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	100.164	100.166	100.166
6.000	100.561	100.564	100.564
6.125	100.848	100.851	100.851
6.250	100.859	100.853	100.845
6.375	101.194	101.188	101.180
6.500	101.545	101.539	101.531
6.625	101.694	101.688	101.681
6.750	101.776	101.762	101.746
6.875	102.031	102.017	102.002
7.000	102.393	102.379	102.363
7.125	102.487	102.473	102.458
7.250	102.522	102.480	102.433
7.375	101.082	101.015	100.980
7.500	101.385	101.317	101.285
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.545	96.545	96.545
4.250	96.796	96.796	96.796
4.375	97.141	97.141	97.141
4.500	97.425	97.426	97.426
4.625	97.844	97.857	97.857
4.750	98.496	98.508	98.508
4.875	98.800	98.812	98.812
5.000	99.055	99.067	99.067
5.125	99.162	99.168	99.168
5.250	99.581	99.587	99.587
5.375	99.669	99.675	99.675
5.500	99.824	99.830	99.830
5.625	99.914	99.920	99.920
5.750	100.020	100.028	100.028
5.875	100.352	100.110	100.110

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	96.147	95.884	95.870
4.250	96.499	96.237	96.223
4.375	96.798	96.535	96.521
4.500	97.068	97.055	97.041
4.625	97.669	97.424	97.416
4.750	97.989	97.747	97.740
4.875	98.089	98.097	97.840
5.000	98.260	98.266	98.259
5.125	98.583	98.339	98.339
5.250	98.858	98.614	98.614
5.375	99.088	99.094	99.094
5.500	99.287	99.294	99.294
5.625	99.489	99.247	99.247
5.750	99.827	99.725	99.725

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

Friday, May 12, 2023
Effective Time:
8:41:11 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	97.504	97.478	97.537
5.250	97.971	97.957	97.993
5.375	98.396	98.377	98.420
5.500	98.853	98.832	98.879
5.625	99.359	99.338	99.385
5.750	99.456	99.432	99.455
5.875	99.816	99.787	99.817
6.000	100.212	100.180	100.215
6.125	100.646	100.615	100.649
6.250	100.536	100.502	100.512
6.375	100.867	100.828	100.846
6.500	101.190	101.148	101.170
6.625	101.574	101.532	101.554
6.750	101.520	101.460	101.458
6.875	101.754	101.688	101.694
7.000	102.059	101.991	102.000
7.125	102.351	102.283	102.292
7.250	102.193	102.123	102.109

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

Friday, May 12, 2023
Effective Time:
8:41:11 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	97.610	97.604	97.654
4.875	97.877	97.860	97.896
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.918	100.932
5.750	101.071	100.887	100.859
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.610	97.604	97.654
4.875	97.877	97.860	97.896
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.918	100.932
5.750	101.071	100.887	100.859
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.610	97.604	97.654
4.875	97.877	97.860	97.896
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.918	100.932
5.750	101.071	100.887	100.859
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.556	89.550	89.639
2.875	90.057	90.051	90.140
3.000	90.558	90.552	90.641
3.125	91.058	91.052	91.142
3.250	92.683	92.700	92.776
3.375	93.182	93.200	93.275
3.500	94.178	94.169	94.198
3.625	94.667	94.658	94.686
3.750	94.902	94.893	94.922
3.875	95.816	95.859	95.901
4.000	96.217	96.259	96.302
4.125	96.550	96.593	96.636
4.250	97.241	97.284	97.326
4.375	97.307	97.350	97.392
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.766	98.792	98.826
5.125	99.135	99.160	99.194
5.250	99.412	99.391	99.391
5.375	99.052	99.070	99.090
5.500	99.386	99.404	99.425
5.625	99.689	99.707	99.727
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	89.556	89.550	89.639
2.875	90.057	90.051	90.140
3.000	90.558	90.552	90.641
3.125	91.058	91.052	91.142
3.250	92.683	92.700	92.776
3.375	93.182	93.200	93.275
3.500	94.178	94.169	94.198
3.625	94.667	94.658	94.686
3.750	94.902	94.893	94.922
3.875	95.816	95.859	95.901
4.000	96.217	96.259	96.302
4.125	96.550	96.593	96.636
4.250	97.241	97.284	97.326
4.375	97.307	97.350	97.392
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.766	98.792	98.826
5.125	99.135	99.160	99.194
5.250	99.412	99.391	99.391
5.375	99.052	99.070	99.090
5.500	99.386	99.404	99.425
5.625	99.689	99.707	99.727
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.448	96.409	96.446
4.875	97.186	97.147	97.184
5.000	97.811	97.772	97.808
5.125	98.331	98.292	98.329
5.250	98.385	98.400	98.414
5.375	98.747	98.677	98.700
5.500	99.280	99.211	99.234
5.625	99.823	99.753	99.776
5.750	99.876	99.942	99.757
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.951	94.931	94.931
4.625	95.420	95.400	95.400
4.750	95.885	95.865	95.865
4.875	95.793	95.771	95.771
5.000	96.257	96.236	96.236
5.125	96.716	96.694	96.694
5.250	97.169	97.147	97.147
5.375	96.358	96.373	96.387
5.500	96.498	96.512	96.526
5.625	96.543	96.557	96.571
5.750	96.825	96.839	96.853
5.875	97.144	97.158	97.172
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.711
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.432
6.375	101.441	101.413	101.385
6.500	101.848	101.819	101.791
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.458	102.166	102.373
7.125	102.341	102.240	102.183
7.250	102.544	102.442	102.317
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.766	98.792	98.826
5.125	99.135	99.160	99.194
5.250	99.412	99.391	99.391
5.375	99.052	99.070	99.090
5.500	99.386	99.404	99.425
5.625	99.689	99.707	99.727
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.766	98.792	98.826
5.125	99.135	99.160	99.194
5.250	99.412	99.391	99.391
5.375	99.052	99.070	99.090
5.500	99.386	99.404	99.425
5.625	99.689	99.707	99.727
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.366	100.181	99.996
6.000	100.443	100.333	100.342
6.125	100.824	100.757	100.766
6.250	100.597	100.412	100.292
6.375	100.640	100.567	100.561
6.500	100.751	100.678	100.673
6.625	101.119	101.046	101.040
6.750	100.852	100.734	100.715
6.875	100.951	100.833	100.814
7.000	101.270	101.152	101.133
7.125	101.561	101.443	101.424
7.250	100.818	100.598	100.565
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	94.951	94.931	94.931
4.625	95.420	95.400	95.400
4.750	95.885	95.865	95.865
4.875	95.793	95.771	95.771
5.000	96.257	96.236	96.236
5.125	96.716	96.694	96.694
5.250	97.169	97.147	97.147
5.375	96.358	96.373	96.387
5.500	96.498	96.512	96.526
5.625	96.543	96.557	96.571
5.750	96.825	96.839	96.853
5.875	97.144	97.158	97.172
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

Friday, May 12, 2023
Effective Time:
8:41:11 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	96.663	96.678	96.728
4.625	97.296	97.310	97.360
4.750	97.914	97.929	97.979
4.875	97.918	97.920	97.957
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.668	100.682
5.750	101.071	100.887	100.802
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	96.663	96.678	96.728
4.625	97.296	97.310	97.360
4.750	97.914	97.929	97.979
4.875	97.918	97.920	97.957
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.668	100.682
5.750	101.071	100.887	100.802
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	97.914	97.929	97.979
4.875	97.918	97.920	97.957
5.000	99.162	99.191	99.219
5.125	99.583	99.612	99.640
5.250	100.122	100.136	100.150
5.375	99.894	99.908	99.923
5.500	100.296	100.310	100.324
5.625	100.904	100.668	100.682
5.750	101.071	100.887	100.802
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.050	90.044	90.134
3.000	90.561	90.555	90.645
3.125	91.069	91.062	91.152
3.250	92.659	92.677	92.752
3.375	93.164	93.181	93.257
3.500	94.178	94.169	94.198
3.625	94.667	94.658	94.686
3.750	94.902	94.893	94.922
3.875	95.816	95.859	95.901
4.000	96.217	96.259	96.302
4.125	96.550	96.593	96.636
4.250	97.241	97.284	97.326
4.375	97.307	97.350	97.392
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.592	98.617	98.651
5.125	98.960	98.938	98.971
5.250	99.162	99.391	99.391
5.375	99.171	99.189	99.209
5.500	99.218	99.236	99.256
5.625	99.490	99.508	99.528
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	90.050	90.044	90.134
3.000	90.561	90.555	90.645
3.125	91.069	91.062	91.152
3.250	92.659	92.677	92.752
3.375	93.164	93.181	93.257
3.500	94.178	94.169	94.198
3.625	94.667	94.658	94.686
3.750	94.902	94.893	94.922
3.875	95.816	95.859	95.901
4.000	96.217	96.259	96.302
4.125	96.550	96.593	96.636
4.250	97.241	97.284	97.326
4.375	97.307	97.350	97.392
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.592	98.617	98.651
5.125	98.960	98.938	98.971
5.250	99.162	99.391	99.391
5.375	99.171	99.189	99.209
5.500	99.218	99.236	99.256
5.625	99.490	99.508	99.528
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
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	98.385	98.400	98.414
5.375	98.748	98.698	98.721
5.500	99.227	99.177	99.200
5.625	99.650	99.601	99.624
5.750	99.876	99.942	99.757
5.875	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
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	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.951	94.931	94.931
4.625	95.420	95.400	95.400
4.750	95.885	95.865	95.865
4.875	95.793	95.771	95.771
5.000	96.257	96.236	96.236
5.125	96.716	96.694	96.694
5.250	97.169	97.147	97.147
5.375	96.358	96.373	96.387
5.500	96.498	96.512	96.526
5.625	96.543	96.557	96.571
5.750	96.825	96.839	96.853
5.875	97.144	97.158	97.172
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.831	100.646	100.461
6.000	101.048	101.113	100.928
6.125	101.657	101.472	101.288
6.250	101.692	101.507	101.378
6.375	101.441	101.413	101.385
6.500	101.598	101.569	101.541
6.625	102.097	102.069	102.040
6.750	102.311	102.268	102.226
6.875	101.951	101.908	101.865
7.000	102.208	102.166	102.123
7.125	102.341	102.240	102.115
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.592	98.617	98.651
5.125	98.960	98.938	98.971
5.250	99.162	99.391	99.391
5.375	99.171	99.189	99.209
5.500	99.218	99.236	99.256
5.625	99.490	99.508	99.528
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	97.819	97.861	97.904
4.625	98.179	98.221	98.264
4.750	98.316	98.344	98.373
4.875	98.483	98.512	98.540
5.000	98.592	98.617	98.651
5.125	98.960	98.938	98.971
5.250	99.162	99.391	99.391
5.375	99.171	99.189	99.209
5.500	99.218	99.236	99.256
5.625	99.490	99.508	99.528
5.750	98.450	98.464	98.478
5.875	98.769	98.783	98.797
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.116	100.181	99.996
6.000	100.443	100.258	100.131
6.125	100.712	100.527	100.455
6.250	100.597	100.412	100.292
6.375	100.379	100.326	100.321
6.500	100.707	100.654	100.649
6.625	101.015	100.962	100.957
6.750	100.806	100.732	100.653
6.875	100.732	100.634	100.615
7.000	101.012	100.914	100.895
7.125	101.269	101.171	101.152
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	94.951	94.931	94.931
4.625	95.420	95.400	95.400
4.750	95.885	95.865	95.865
4.875	95.793	95.771	95.771
5.000	96.257	96.236	96.236
5.125	96.716	96.694	96.694
5.250	97.169	97.147	97.147
5.375	96.358	96.373	96.387
5.500	96.498	96.512	96.526
5.625	96.543	96.557	96.571
5.750	96.825	96.839	96.853
5.875	97.144	97.158	97.172
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