



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

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

Monday, May 15, 2023
Effective Time:
8:16:37 AM

Conventional Fixed												
Conventional 30 Yr Fixed				Conventional 25 Yr Fixed				Conventional 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				5.000	97.061	97.045	96.838	
4.625				4.625				5.125	97.927	97.920	97.939	
4.750	94.999	94.999	94.949	4.750	94.999	94.999	94.949	5.250	98.414	98.399	98.410	
4.875	95.876	95.876	95.826	4.875	95.876	95.876	95.826	5.375	99.012	98.997	99.008	
5.000	96.680	96.678	96.729	5.000	96.680	96.678	96.729	5.500	99.521	99.506	99.517	
5.125	97.293	97.291	97.342	5.125	97.293	97.291	97.342	5.625	99.892	99.877	99.888	
5.250	97.812	97.791	97.819	5.250	97.812	97.791	97.819	5.750	99.754	99.732	99.736	
5.375	98.257	98.257	98.257	5.375	98.257	98.257	98.257	5.875	100.236	100.214	100.217	
5.500	99.013	98.998	99.009	5.500	99.013	98.998	99.009	6.000	100.654	100.631	100.635	
5.625	99.451	99.436	99.447	5.625	99.451	99.436	99.447	6.125	100.969	100.947	100.950	
5.750	99.360	99.360	99.360	5.750	99.360	99.360	99.360	6.250	100.858	100.836	100.839	
5.875	99.863	99.840	99.844	5.875	99.863	99.840	99.844	6.375	101.291	101.269	101.272	
6.000	100.316	100.294	100.297	6.000	100.316	100.294	100.297	6.500	101.672	101.650	101.653	
6.125	100.644	100.622	100.625	6.125	100.644	100.622	100.625	6.625	101.988	101.966	101.969	
6.250	100.622	100.615	100.607	6.250	100.622	100.615	100.607	6.750	101.771	101.748	101.734	
6.375	100.988	100.979	100.971	6.375	100.988	100.979	100.971	6.875	102.155	102.118	102.103	
6.500	101.395	101.373	101.376	6.500	101.395	101.373	101.376	7.000	102.523	102.485	102.470	
6.625	101.682	101.660	101.663	6.625	101.682	101.660	101.663	7.125	102.386	102.362	102.338	
6.750	101.771	101.748	101.724	6.750	101.771	101.748	101.724	7.250	102.514	102.467	102.419	
6.875	102.075	102.037	102.023	6.875	102.075	102.037	102.023	7.375	102.295	102.212	102.191	
7.000	102.468	102.430	102.415	7.000	102.468	102.430	102.415	7.500	102.570	102.486	102.466	
7.125	102.734	102.697	102.682	7.125	102.734	102.697	102.682	7.625	102.814	102.729	102.710	
7.250	102.514	102.467	102.419	7.250	102.514	102.467	102.419	7.750				
7.375	102.853	102.816	102.800	7.375	102.853	102.816	102.800	7.875				
7.500	103.202	103.165	103.149	7.500	103.202	103.165	103.149	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 10 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
3.990	95.770	95.774	95.774	3.990								
4.000	95.802	95.805	95.805	4.000	95.059	95.050	95.036					
4.125	96.168	96.171	96.171	4.125	95.518	95.507	95.493					
4.250	97.173	97.163	97.189	4.250	96.946	96.936	96.963					
4.375	97.659	97.648	97.675	4.375	97.608	97.608	97.558					
4.500	98.005	97.995	98.022	4.500	97.864	97.864	97.814					
4.625	98.202	98.198	98.227	4.625	98.202	98.198	98.227					
4.750	98.742	98.738	98.767	4.750	98.492	98.488	98.517					
4.875	99.186	99.183	99.211	4.875	98.936	98.933	98.961					
5.000	99.518	99.514	99.543	5.000	99.268	99.264	99.293					
5.125	99.426	99.409	99.423	5.125	99.426	99.409	99.173					
5.250	99.916	99.899	99.913	5.250	99.666	99.649	99.663					
5.375	100.328	100.311	100.336	5.375	100.078	100.061	100.076					
5.500	100.621	100.604	100.618	5.500	100.371	100.354	100.368					
5.625	100.385	100.361	100.368	5.625	100.385	100.361	100.368					
5.750	100.858	100.835	100.842	5.750	100.608	100.585	100.592					
5.875	101.263	101.240	101.247	5.875	101.013	100.990	100.997					
6.000	101.545	101.522	101.529	6.000	101.295	101.272	101.279					
6.125	101.125	101.074	101.052	6.125	101.125	101.074	101.052					
6.250	101.592	101.541	101.520	6.250	101.592	101.541	101.520					

Conventional 30 Yr Fixed High Balance												
Conventional 30 Yr Fixed High Balance				Conventional 20 Yr Fixed High Balance				Conventional 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.750	99.119	99.099	99.113	5.625	98.595	98.557	98.536	4.125	95.774	95.770	95.799	
5.875	99.508	99.486	99.489	5.750	99.059	99.037	99.040	4.250	96.252	96.249	96.277	
6.000	99.919	99.896	99.900	5.875	99.540	99.517	99.521	4.375	96.687	96.684	96.712	
6.125	100.228	100.206	100.209	6.000	99.927	99.905	99.908	4.500	97.070	97.067	97.095	
6.250	100.422	100.398	100.373	6.125	100.169	100.147	100.150	4.625	96.539	96.536	96.534	
6.375	100.671	100.649	100.651	6.250	100.331	100.295	100.276	4.750	97.014	96.760	96.789	
6.500	101.044	101.022	101.025	6.375	100.686	100.664	100.667	4.875	97.414	97.161	97.189	
6.625	101.307	101.285	101.287	6.500	101.024	101.002	101.005	5.000	97.583	97.566	97.581	
6.750	101.453	101.414	101.373	6.625	101.238	101.215	101.218	5.125	98.015	97.998	98.012	
6.875	101.762	101.725	101.710	6.750	101.109	101.071	101.056	5.250	98.443	98.426	98.441	
7.000	102.123	102.085	102.070	6.875	101.518	101.480	101.465	5.375	98.814	98.797	98.811	
7.125	102.212	102.173	102.131	7.000	101.839	101.801	101.786	5.500	99.082	99.065	99.080	
7.250	101.918	101.855	101.790	7.125	101.325	101.322	101.292	5.625	98.943	98.920	98.927	
7.375	101.801	101.499	101.453	7.250	101.070	101.011	100.970	5.750	99.358	99.335	99.342	
7.500	102.016	101.719	101.670	7.375	99.849	99.739	99.568	5.875	99.718	99.695	99.702	
7.625	101.479	101.388	101.331	7.500	100.048	99.935	99.766	6.000	99.949	99.926	99.933	

Conventional Fixed Adjustments

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

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

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

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

Additional R/T Refinance LLPA Adjusters										
	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90</			



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

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

Monday, May 15, 2023
Effective Time:
8:16:37 AM

Conventional ARM												
Conventional 5/6 ARM				Conventional 7/6 ARM				Conventional 10/6 ARM				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.625	96.442	96.354	96.260	5.125	97.639	97.551	97.454	5.875	98.999	98.911	98.814	
4.750	96.936	96.848	96.751	5.250	98.006	97.918	97.821	6.000	99.258	99.170	99.073	
4.875	97.303	97.215	97.118	5.375	98.365	98.278	98.181	6.125	99.526	99.439	99.342	
5.000	97.645	97.557	97.460	5.500	98.700	98.612	98.515	6.250	99.574	99.506	99.443	
5.125	98.007	97.944	97.881	5.625	99.026	98.938	98.841	6.375	99.829	99.766	99.703	
5.250	98.475	98.412	98.349	5.750	99.339	99.276	99.213	6.500	100.032	99.969	99.906	
5.375	98.804	98.741	98.678	5.875	99.740	99.677	99.614	6.625	100.489	100.426	100.364	
5.500	99.140	99.077	99.014	6.000	99.969	99.906	99.843	6.750	100.382	100.319	100.256	
5.625	99.329	99.266	99.203	6.125	100.367	100.054	99.991	6.875	100.846	100.783	100.720	
5.750	99.664	99.601	99.538	6.250	100.260	100.197	100.134	7.000	101.310	101.247	101.185	
5.875	100.003	99.690	99.627	6.375	100.327	100.264	99.951	7.125	101.395	101.332	101.270	
6.000	100.097	100.034	99.971	6.500	100.317	100.254	100.191					
6.125	100.257	99.944	99.881	6.625	100.560	100.497	100.434					
6.250	100.212	100.149	100.086	6.750	100.633	100.570	100.507					
6.375	100.416	100.353	100.290	6.875	100.877	100.814	100.751					
6.500	100.476	100.413	100.350	7.000								
6.625												
6.750												
6.875												

Conventional ARM High Balance												
Conventional 5/6 ARM High Balance				Conventional 7/6 ARM High Balance				Conventional 10/6 ARM High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.750	96.388	96.325	96.262	4.875	96.019	95.956	95.893	5.750	98.368	98.305	98.242	
4.875	96.716	96.653	96.590	5.000	96.444	96.381	96.318	5.875	98.434	98.371	98.308	
5.000	97.043	96.980	96.917	5.125	96.865	96.802	96.739	6.000	98.691	98.628	98.565	
5.125	97.652	97.589	97.526	5.250	97.257	97.194	97.131	6.125	98.953	98.890	98.827	
5.250	98.120	98.057	97.994	5.375	97.648	97.585	97.522	6.250	99.214	99.151	99.088	
5.375	98.449	98.386	98.323	5.500	98.203	98.140	98.077	6.375	99.474	99.411	99.348	
5.500	98.785	98.722	98.659	5.625	98.592	98.529	98.466	6.500	99.927	99.864	99.801	
5.625	98.975	98.912	98.849	5.750	98.985	98.922	98.859	6.625	100.384	100.321	100.258	
5.750	99.309	99.246	99.183	5.875	99.385	99.322	99.259	6.750	100.277	100.214	100.151	
5.875	99.648	99.585	99.522	6.000	99.614	99.551	99.488	6.875	100.741	100.678	100.615	
6.000	99.992	99.929	99.866	6.125	100.012	99.949	99.886	7.000	101.206	101.143	101.080	
6.125	99.902	99.839	99.776	6.250	99.905	99.842	99.779	7.125	101.290	101.227	101.164	
6.250	100.107	100.044	99.981	6.375	99.972	99.909	99.846					
6.375	100.311	100.248	100.185	6.500	100.212	100.149	100.086					
6.500	100.371	100.308	100.245									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

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

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

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

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

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



Monday, May 15, 2023
Effective Time:
8:16:37 AM

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
6.000	100.586	100.564	100.567	6.000	100.586	100.564	100.567	4.250	96.430	96.433	96.433	
6.125	100.873	100.851	100.855	6.125	100.873	100.851	100.855	4.375	96.766	96.769	96.769	
6.250	100.791	100.769	100.772	6.250	100.791	100.769	100.772	4.500	97.269	97.021	97.021	
6.375	101.258	101.235	101.238	6.375	101.258	101.235	101.238	4.625	97.444	97.447	97.447	
6.500	101.662	101.640	101.643	6.500	101.662	101.640	101.643	4.750	98.081	98.084	98.084	
6.625	101.924	101.902	101.905	6.625	101.924	101.902	101.905	4.875	98.365	98.368	98.368	
6.750	101.903	101.865	101.850	6.750	101.903	101.865	101.850	5.000	98.626	98.628	98.628	
6.875	102.345	102.307	102.293	6.875	102.345	102.307	102.293	5.125	98.746	98.748	98.748	
7.000	102.733	102.695	102.681	7.000	102.733	102.695	102.681	5.250	99.137	99.139	99.139	
7.125	102.754	102.717	102.702	7.125	102.754	102.717	102.702	5.375	99.190	99.192	99.192	
7.250	102.689	102.651	102.635	7.250	102.689	102.651	102.635	5.500	99.408	99.409	99.409	
7.375	102.873	102.836	102.820	7.375	102.873	102.836	102.820	5.625	99.582	99.583	99.583	
7.500	103.222	103.185	103.169	7.500	103.222	103.185	103.169	5.750	99.670	99.672	99.672	
7.625				7.625				5.875	99.983	99.734	99.734	

Home Ready 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.250	96.132	95.871	95.857									
4.375	96.422	96.161	96.147									
4.500	96.664	96.653	96.639									
4.625	97.265	97.011	97.004									
4.750	97.577	97.323	97.316									
4.875	97.655	97.651	97.644									
5.000	97.856	97.841	97.841									
5.125	98.168	98.170	98.170									
5.250	98.414	98.416	98.416									
5.375	98.613	98.615	98.615									
5.500	98.912	98.897	98.897									
5.625	99.165	98.916	98.916									
5.750	99.602	99.369	99.369									
5.875	99.886	99.560	99.560									

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 Inc

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

Lock Cut-off Time

Lock Desk: 8:30 AM – 5:00 PM PST

Monday, May 15, 2023

Effective Time:

8:16:37 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	99.812	99.562	99.562	5.875	99.562	99.562	99.562	4.125	96.168	96.171	96.171	
6.000	100.245	100.245	99.995	6.000	99.995	99.995	99.995	4.250	96.430	96.433	96.433	
6.125	100.531	100.531	100.280	6.125	100.281	100.281	100.280	4.375	96.766	96.769	96.769	
6.250	100.622	100.615	100.607	6.250	100.372	100.365	100.357	4.500	97.269	97.021	97.021	
6.375	100.987	100.979	100.971	6.375	100.737	100.729	100.721	4.625	97.444	97.447	97.447	
6.500	101.335	101.077	101.069	6.500	101.085	101.077	101.069	4.750	98.081	98.084	98.084	
6.625	101.490	101.475	101.210	6.625	101.240	101.225	101.210	4.875	98.365	98.368	98.368	
6.750	101.771	101.748	101.474	6.750	101.521	101.498	101.474	5.000	98.626	98.628	98.628	
6.875	102.008	101.985	101.711	6.875	101.758	101.735	101.711	5.125	98.746	98.748	98.748	
7.000	102.326	102.053	102.029	7.000	102.076	102.053	102.029	5.250	99.137	99.139	99.139	
7.125	102.136	102.112	102.088	7.125	102.136	102.112	102.088	5.375	99.190	99.192	99.192	
7.250	102.264	102.217	102.169	7.250	102.264	102.217	102.169	5.500	99.408	99.409	99.409	
7.375	101.220	101.151	101.114	7.375	100.987	100.918	100.882	5.625	99.582	99.583	99.583	
7.500	101.579	101.510	101.476	7.500	101.297	101.227	101.194	5.750	99.670	99.672	99.672	
7.625				7.625				5.875	99.983	99.734	99.734	

Home Possible 10 Yr Fixed												
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.125	95.768	95.507	95.493									
4.250	96.132	95.871	95.857									
4.375	96.422	96.161	96.147									
4.500	96.664	96.653	96.639									
4.625	97.265	97.011	97.004									
4.750	97.577	97.323	97.316									
4.875	97.655	97.651	97.644									
5.000	97.856	97.841	97.841									
5.125	98.168	98.170	98.170									
5.250	98.414	98.416	98.416									
5.375	98.613	98.615	98.615									
5.500	98.912	98.897	98.897									
5.625	99.165	98.916	98.916									
5.750	99.602	99.369	99.369									

Home Possible Adjustments

Cumulative LLPA Caps		
Home Possible		0.000

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

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

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

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

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



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

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

Monday, May 15, 2023
Effective Time:
8:16:37 AM

RefiNow											
RefiNow 30 Yr Fixed				RefiNow 20 Yr Fixed				RefiNow 15 Yr Fixed			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
5.125	97.083	97.081	97.132	2.125				2.125			
5.250	97.602	97.581	97.609	2.250				2.250			
5.375	98.026	98.000	98.035	2.375				2.375			
5.500	98.496	98.468	98.507	2.500				2.500			
5.625	99.019	98.990	99.029	2.625				2.625			
5.750	99.087	99.087	99.101	2.750				2.750			
5.875	99.449	99.444	99.465	2.875				2.875			
6.000	99.847	99.839	99.864	3.000				3.000			
6.125	100.285	100.277	100.302	3.125				3.125			
6.250	100.279	100.253	100.255	3.250				3.250			
6.375	100.609	100.578	100.588	3.375				3.375			
6.500	100.941	100.907	100.921	3.500				3.500			
6.625	101.333	101.299	101.313	3.625				3.625			
6.750	101.318	101.297	101.287	3.750				3.750			
6.875	101.527	101.501	101.499	3.875				3.875			
7.000	101.811	101.783	101.784	4.000				4.000			
7.125	102.110	102.081	102.083	4.125				4.125			
7.250	102.107	102.045	102.023	4.250				4.250			

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



Monday, May 15, 2023
Effective Time:
8:16:37 AM

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

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

Government												
FHA 30 Yr Fixed				FHA 25 Yr Fixed				FHA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500				4.500				4.500				
4.625				4.625				4.625				
4.750	97.238	97.249	97.279	4.750	97.238	97.249	97.279	4.750	97.238	97.249	97.279	
4.875	97.562	97.546	97.562	4.875	97.562	97.546	97.562	4.875	97.562	97.546	97.562	
5.000	98.820	98.848	98.877	5.000	98.820	98.848	98.877	5.000	98.820	98.848	98.877	
5.125	99.261	99.289	99.318	5.125	99.261	99.289	99.318	5.125	99.261	99.289	99.318	
5.250	99.656	99.670	99.684	5.250	99.656	99.670	99.684	5.250	99.656	99.670	99.684	
5.375	99.408	99.423	99.437	5.375	99.408	99.423	99.437	5.375	99.408	99.423	99.437	
5.500	100.060	100.074	100.088	5.500	100.060	100.074	100.088	5.500	100.060	100.074	100.088	
5.625	100.418	100.432	100.447	5.625	100.418	100.432	100.447	5.625	100.418	100.432	100.447	
5.750	100.872	100.687	100.550	5.750	100.872	100.687	100.550	5.750	100.872	100.687	100.550	
5.875	100.461	100.527	100.342	5.875	100.461	100.527	100.342	5.875	100.461	100.527	100.342	
6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	
6.125	101.308	101.123	100.987	6.125	101.308	101.123	100.987	6.125	101.308	101.123	100.987	
6.250	101.493	101.308	101.293	6.250	101.493	101.308	101.293	6.250	101.493	101.308	101.293	
6.375	101.464	101.185	101.157	6.375	101.464	101.185	101.157	6.375	101.464	101.185	101.157	
6.500	101.620	101.592	101.563	6.500	101.620	101.592	101.563	6.500	101.620	101.592	101.563	
6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	
6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	
6.875	102.032	101.976	101.919	6.875	102.032	101.976	101.919	6.875	102.032	101.976	101.919	
7.000	102.310	102.253	102.197	7.000	102.310	102.253	102.197	7.000	102.310	102.253	102.197	
7.125	102.247	102.173	102.134	7.125	102.247	102.173	102.134	7.125	102.247	102.173	102.134	
7.250	102.332	102.258	102.219	7.250	102.332	102.258	102.219	7.250	102.332	102.258	102.219	
7.375				7.375				7.375				
7.500				7.500				7.500				
FHA 15 Yr Fixed				FHA 10 Yr Fixed				FHA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750	89.172	89.228	89.298	2.750	89.172	89.228	89.298	4.500				
2.875	89.672	89.728	89.798	2.875	89.672	89.728	89.798	4.625				
3.000	90.172	90.228	90.298	3.000	90.172	90.228	90.298	4.750	96.130	96.093	96.109	
3.125	90.672	90.728	90.797	3.125	90.672	90.728	90.797	4.875	96.871	96.833	96.850	
3.250	92.326	92.343	92.399	3.250	92.326	92.343	92.399	5.000	97.499	97.461	97.477	
3.375	92.825	92.842	92.898	3.375	92.825	92.842	92.898	5.125	98.022	97.985	98.001	
3.500	93.728	93.725	93.753	3.500	93.728	93.725	93.753	5.250	98.169	98.184	97.948	
3.625	94.217	94.213	94.242	3.625	94.217	94.213	94.242	5.375	98.446	98.362	98.364	
3.750	94.455	94.452	94.480	3.750	94.455	94.452	94.480	5.500	98.984	98.901	98.903	
3.875	95.330	95.288	95.245	3.875	95.330	95.288	95.245	5.625	99.535	99.451	99.454	
4.000	95.731	95.688	95.646	4.000	95.731	95.688	95.646	5.750	99.677	99.492	99.558	
4.125	96.065	96.022	95.990	4.125	96.065	96.022	95.990	5.875	99.996	99.812	99.642	
4.250	96.811	96.817	96.817	4.250	96.811	96.824	96.817	6.000	100.204	100.154	100.142	
4.375	96.897	97.140	97.133	4.375	96.897	97.140	97.133	6.125	100.654	100.604	100.342	
4.500	97.409	97.402	97.395	4.500	97.409	97.402	97.395	6.250	100.398	100.213	100.028	
4.625	98.019	98.011	98.004	4.625	98.019	98.011	98.004	6.375	100.518	100.448	100.422	
4.750	97.963	97.984	98.005	4.750	97.963	97.984	98.005	6.500	100.632	100.561	100.536	
4.875	98.188	98.213	98.227	4.875	98.188	98.213	98.227	6.625	101.008	100.937	100.912	
5.000	98.602	98.627	98.641	5.000	98.602	98.627	98.641	6.750	100.752	100.667	100.627	
5.125	98.986	99.011	99.025	5.125	98.986	99.011	99.025	6.875	100.865	100.780	100.741	
5.250	99.162	99.146	99.160	5.250	99.162	99.146	99.160	7.000	101.197	101.112	101.073	
5.375	98.897	98.946	98.946	5.375	98.897	98.946	98.946	7.125	101.499	101.414	101.375	
5.500	99.244	99.293	99.293	5.500	99.244	99.293	99.293	7.250	100.852	100.805	100.752	
5.625	99.561	99.610	99.610	5.625	99.561	99.610	99.610	7.375				
5.750	98.068	97.997	97.926	5.750	98.068	97.997	97.926	7.500				
5.875	98.386	98.315	98.244	5.875	98.386	98.315	98.244	7.625				
6.000				6.000				7.750				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.996	99.812	99.642	5.875	99.996	99.812	99.642	4.500	94.632	94.628	94.656	
6.000	100.204	100.154	100.142	6.000	100.204	100.154	100.142	4.625	95.103	95.100	95.128	
6.125	100.654	100.604	100.342	6.125	100.654	100.604	100.342	4.750	95.570	95.567	95.595	
6.250	100.398	100.213	100.028	6.250	100.398	100.213	100.028	4.875	95.532	95.515	95.530	
6.375	100.518	100.448	100.422	6.375	100.518	100.448	100.422	5.000	96.000	95.983	95.997	
6.500	100.632	100.561	100.536	6.500	100.632	100.561	100.536	5.125	96.462	96.445	96.460	
6.625	101.008	100.937	100.912	6.625	101.008	100.937	100.912	5.250	96.919	96.902	96.916	
6.750	100.752	100.667	100.627	6.750	100.752	100.667	100.627	5.375	96.080	96.088	96.095	
6.875	100.865	100.780	100.741	6.875	100.865	100.780	100.741	5.500	96.220	96.227	96.234	
7.000	101.197	101.112	101.073	7.000	101.197	101.112	101.073	5.625	96.265	96.272	96.279	
7.125	101.499	101.414	101.375	7.125	101.499	101.414	101.375	5.750	96.443	96.372	96.301	
7.250	100.852	100.805	100.752	7.250	100.852	100.805	100.752	5.875	96.761	96.690	96.619	
7.375				7.375				6.000				
7.500				7.500				6.125				
FHA 30 Yr Fixed Streamline				FHA 25 Yr Fixed Streamline				FHA 20 Yr Fixed Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.461	100.527	100.342	5.875	100.461	100.527	100.342	5.875	100.461	100.527	100.342	
6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	
6.125	101.308	101.123	100.987	6.125	101.308	101.123	100.987	6.125	101.308	101.123	100.987	
6.250	101.493	101.308	101.293	6.250	101.493	101.308	101.293	6.250	101.493	101.308	101.293	
6.375	101.464	101.185	101.157	6.375	101.464	101.185	101.157	6.375	101.464	101.185	101.157	
6.500	101.620	101.592	101.563	6.500	101.620	101.592	101.563	6.500	101.620	101.592	101.563	
6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	
6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	
6.875	102.032	101.976	101.919	6.875	102.032	101.976	101.919	6.875	102.032	101.976	101.919	
7.000	102.310	102.253	102.197	7.000	102.310	102.253	102.197	7.000	102.310	102.253	102.197	
7.125	102.247	102.173	102.134	7.125	102.247	102.173	102.134	7.125	102.247	102.173	102.134	
7.250	102.332	102.258	102.219	7.250	102.332	102.258	102.219	7.250	102.332	102.258	102.219	
7.375				7.375				7.375				
7.500				7.500				7.500				
7.625				7.625				7.625				
FHA 15 Yr Fixed Streamline				FHA 10 Yr Fixed Streamline				FHA 30 Yr Fixed HB Streamline				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	97.409	97.402	97.395	4.500	97.409	97.402	97.395	5.875	99.996	99.812	99.642	
4.625	98.019	98.011	98.004	4.625	98.019	98.011	98.004	6.000	100.204	100.154	100.142	
4.750	97.963	97.984	98.005	4.750	97.963	97.984	98.005	6.125	100.654	100.604	100.342	
4.875	98.188	98.213	98.227	4.875	98.188	98.213	98.227	6.250	100.398	100.213	100.028	
5.000	98.602	98.627	98.641	5.000	98.602	98.627	98.641	6.375	100.518	100.448	100.422	
5.125	98.986	99.011	99.025	5.125	98.986	99.011	99.025	6.				



Monday, May 15, 2023
Effective Time:
8:16:37 AM

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

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

Government												
VA 30 Yr Fixed				VA 25 Yr Fixed				VA 20 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	96.283	96.315	96.345	4.500	96.283	96.315	96.345	4.500				
4.625	96.917	96.948	96.979	4.625	96.917	96.948	96.979	4.625				
4.750	97.540	97.571	97.601	4.750	97.540	97.571	97.601	4.750	97.540	97.571	97.601	
4.875	97.602	97.606	97.623	4.875	97.602	97.606	97.623	4.875	97.602	97.606	97.623	
5.000	98.820	98.848	98.877	5.000	98.820	98.848	98.877	5.000	98.820	98.848	98.877	
5.125	99.261	99.289	99.318	5.125	99.261	99.289	99.318	5.125	99.261	99.289	99.318	
5.250	99.656	99.670	99.684	5.250	99.656	99.670	99.684	5.250	99.656	99.670	99.684	
5.375	99.658	99.423	99.437	5.375	99.658	99.423	99.437	5.375	99.658	99.423	99.437	
5.500	100.060	100.074	100.088	5.500	100.060	100.074	100.088	5.500	100.060	100.074	100.088	
5.625	100.418	100.432	100.447	5.625	100.418	100.432	100.447	5.625	100.418	100.432	100.447	
5.750	100.872	100.687	100.503	5.750	100.872	100.687	100.503	5.750	100.872	100.687	100.503	
5.875	100.461	100.277	100.342	5.875	100.461	100.277	100.342	5.875	100.461	100.277	100.342	
6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	
6.125	101.308	101.123	100.938	6.125	101.308	101.123	100.938	6.125	101.308	101.123	100.938	
6.250	101.493	101.308	101.123	6.250	101.493	101.308	101.123	6.250	101.493	101.308	101.123	
6.375	101.214	101.185	101.157	6.375	101.214	101.185	101.157	6.375	101.214	101.185	101.157	
6.500	101.620	101.342	101.313	6.500	101.620	101.342	101.313	6.500	101.620	101.342	101.313	
6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	
6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	
6.875	101.782	101.726	101.669	6.875	101.782	101.726	101.669	6.875	101.782	101.726	101.669	
7.000	102.060	102.003	101.947	7.000	102.060	102.003	101.947	7.000	102.060	102.003	101.947	
7.125	101.997	101.928	101.888	7.125	101.997	101.928	101.888	7.125	101.997	101.928	101.888	
7.250				7.250				7.250				
7.375				7.375				7.375				
7.500				7.500				7.500				
VA 15 Yr Fixed				VA 10 Yr Fixed				VA 30 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
2.750				2.750				4.500				
2.875	89.666	89.722	89.792	2.875	89.666	89.722	89.792	4.625				
3.000	90.177	90.233	90.303	3.000	90.177	90.233	90.303	4.750				
3.125	90.685	90.741	90.811	3.125	90.685	90.741	90.811	4.875				
3.250	92.304	92.321	92.377	3.250	92.304	92.321	92.377	5.000				
3.375	92.810	92.827	92.883	3.375	92.810	92.827	92.883	5.125				
3.500	93.728	93.725	93.753	3.500	93.728	93.725	93.753	5.250	97.919	97.934	97.948	
3.625	94.217	94.213	94.242	3.625	94.217	94.213	94.242	5.375	98.459	98.395	98.397	
3.750	94.455	94.452	94.480	3.750	94.455	94.452	94.480	5.500	98.958	98.894	98.897	
3.875	95.330	95.288	95.245	3.875	95.330	95.288	95.245	5.625	99.412	99.348	99.350	
4.000	95.731	95.688	95.646	4.000	95.731	95.688	95.646	5.750	99.677	99.492	99.558	
4.125	96.065	96.022	95.990	4.125	96.065	96.022	95.990	5.875	99.996	99.812	99.627	
4.250	96.831	96.824	96.817	4.250	96.831	96.824	96.817	6.000	100.093	100.002	99.991	
4.375	96.897	96.890	96.883	4.375	96.897	96.890	96.883	6.125	100.398	100.368	100.357	
4.500	97.409	97.402	97.395	4.500	97.409	97.402	97.395	6.250	100.398	100.213	100.028	
4.625	97.769	97.761	97.754	4.625	97.769	97.761	97.754	6.375	100.283	100.233	100.207	
4.750	97.963	97.984	98.005	4.750	97.963	97.984	98.005	6.500	100.587	100.536	100.511	
4.875	98.130	98.151	98.173	4.875	98.130	98.151	98.173	6.625	100.888	100.838	100.812	
5.000	98.436	98.461	98.475	5.000	98.436	98.461	98.475	6.750	100.633	100.547	100.470	
5.125	98.771	98.796	98.810	5.125	98.771	98.796	98.810	6.875	100.642	100.577	100.538	
5.250	99.162	99.146	99.160	5.250	99.162	99.146	99.160	7.000	100.934	100.869	100.830	
5.375	99.016	98.814	98.815	5.375	99.016	98.814	98.815	7.125	101.202	101.137	101.097	
5.500	99.072	99.121	99.121	5.500	99.072	99.121	99.121	7.250				
5.625	99.355	99.404	99.404	5.625	99.355	99.404	99.404	7.375				
5.750	98.068	97.997	97.926	5.750	98.068	97.997	97.926	7.500				
5.875	98.386	98.315	98.244	5.875	98.386	98.315	98.244	7.625				
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.996	99.812	99.627	5.875	99.996	99.812	99.627	4.500	94.632	94.628	94.656	
6.000	100.093	100.002	99.991	6.000	100.093	100.002	99.991	4.625	95.103	95.100	95.128	
6.125	100.398	100.368	100.357	6.125	100.398	100.368	100.357	4.750	95.570	95.567	95.595	
6.250	100.398	100.213	100.028	6.250	100.398	100.213	100.028	4.875	95.532	95.515	95.530	
6.375	100.283	100.233	100.207	6.375	100.283	100.233	100.207	5.000	96.000	95.983	95.997	
6.500	100.587	100.536	100.511	6.500	100.587	100.536	100.511	5.125	96.462	96.445	96.460	
6.625	100.888	100.838	100.812	6.625	100.888	100.838	100.812	5.250	96.919	96.902	96.916	
6.750	100.633	100.547	100.470	6.750	100.633	100.547	100.470	5.375	96.080	96.088	96.095	
6.875	100.642	100.577	100.538	6.875	100.642	100.577	100.538	5.500	96.220	96.227	96.234	
7.000	100.934	100.869	100.830	7.000	100.934	100.869	100.830	5.625	96.265	96.272	96.279	
7.125	101.202	101.137	101.097	7.125	101.202	101.137	101.097	5.750	96.443	96.372	96.301	
7.250				7.250				5.875	96.761	96.690	96.619	
7.375				7.375				6.000				
7.500				7.500				6.125				
VA 30 Yr Fixed IRRRL				VA 25 Yr Fixed IRRRL				VA 20 Yr Fixed IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	100.461	100.277	100.342	5.875	100.461	100.277	100.342	5.875	100.461	100.277	100.342	
6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	6.000	100.948	100.763	100.579	
6.125	101.308	101.123	100.938	6.125	101.308	101.123	100.938	6.125	101.308	101.123	100.938	
6.250	101.493	101.308	101.123	6.250	101.493	101.308	101.123	6.250	101.493	101.308	101.123	
6.375	101.214	101.185	101.157	6.375	101.214	101.185	101.157	6.375	101.214	101.185	101.157	
6.500	101.620	101.342	101.313	6.500	101.620	101.342	101.313	6.500	101.620	101.342	101.313	
6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	6.625	101.899	101.871	101.843	
6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	6.750	102.083	102.026	101.969	
6.875	101.782	101.726	101.669	6.875	101.782	101.726	101.669	6.875	101.782	101.726	101.669	
7.000	102.060	102.003	101.947	7.000	102.060	102.003	101.947	7.000	102.060	102.003	101.947	
7.125	101.997	101.928	101.888	7.125	101.997	101.928	101.888	7.125	101.997	101.928	101.888	
7.250				7.250				7.250				
7.375				7.375				7.375				
7.500				7.500				7.500				
7.625				7.625				7.625				
VA 15 Yr Fixed IRRRL				VA 10 Yr Fixed IRRRL				VA 20 Yr Fixed HB IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	97.409	97.402	97.395	4.500	97.409	97.402	97.395	5.875	99.996	99.812	99.627	
4.625	97.769	97.761	97.754	4.625	97.769	97.761	97.754	6.000	100.093	100.002	99.991	
4.750	97.963	97.984	98.005	4.750	97.963	97.984	98.005	6.125	100.398	100.368	100.357	
4.875	98.130	98.151	98.173	4.875	98.130	98.151	98.173	6.250	100.398	100.213	100.028	
5.000	98.436	98.461	98.475	5.000	98.436	98.461	98.475	6.375	100.283	100.233	100.207	
5.125	98.771	98.796	98.810	5.125	98.771	98.796	98.810	6.500	100.587	100.536	100.511	
5.250	99.162	99.146	99.160	5.250	99.162	99.146	99.160	6.625	100.888	100.838	100.812	
5.375	99.016	98.814	98.815	5.375	99.016	98.814	98.815					