



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

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

Tuesday, May 16, 2023
Effective Time:
8:24:29 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	96.560	96.550	96.554	
4.625				4.625				5.125	97.664	97.665	97.685	
4.750	94.644	94.644	94.594	4.750	94.644	94.644	94.594	5.250	98.119	98.112	98.125	
4.875	95.518	95.518	95.468	4.875	95.518	95.518	95.468	5.375	98.727	98.720	98.732	
5.000	96.373	96.354	96.401	5.000	96.373	96.354	96.401	5.500	99.241	99.234	99.247	
5.125	96.993	96.993	97.021	5.125	96.993	96.993	97.021	5.625	99.626	99.619	99.632	
5.250	97.631	97.631	97.631	5.250	97.631	97.631	97.631	5.750	99.667	99.644	99.642	
5.375	98.168	98.168	98.168	5.375	98.168	98.168	98.168	5.875	100.155	100.133	100.130	
5.500	98.761	98.761	98.761	5.500	98.761	98.761	98.761	6.000	100.570	100.548	100.546	
5.625	99.196	99.208	99.207	5.625	99.196	99.208	99.207	6.125	100.888	100.865	100.863	
5.750	99.284	99.284	99.283	5.750	99.284	99.284	99.283	6.250	100.796	100.758	100.743	
5.875	99.801	99.801	99.800	5.875	99.801	99.801	99.800	6.375	101.232	101.194	101.179	
6.000	100.245	100.245	100.244	6.000	100.245	100.245	100.244	6.500	101.614	101.576	101.561	
6.125	100.563	100.543	100.542	6.125	100.563	100.543	100.542	6.625	101.926	101.889	101.873	
6.250	100.565	100.557	100.549	6.250	100.565	100.557	100.549	6.750	101.790	101.759	101.728	
6.375	100.979	100.972	100.964	6.375	100.979	100.972	100.964	6.875	102.114	102.043	102.012	
6.500	101.337	101.329	101.322	6.500	101.337	101.329	101.322	7.000	102.483	102.398	102.345	
6.625	101.620	101.583	101.567	6.625	101.620	101.583	101.567	7.125	102.488	102.457	102.426	
6.750	101.790	101.759	101.728	6.750	101.790	101.759	101.728	7.250	102.576	102.529	102.480	
6.875	102.074	102.043	102.012	6.875	102.074	102.043	102.012	7.375	102.360	102.317	102.268	
7.000	102.428	102.376	102.345	7.000	102.428	102.376	102.345	7.500	102.630	102.587	102.539	
7.125	102.679	102.594	102.534	7.125	102.679	102.594	102.534	7.625	102.861	102.817	102.770	
7.250	102.576	102.529	102.480	7.250	102.576	102.529	102.480	7.750				
7.375	102.865	102.749	102.659	7.375	102.865	102.749	102.659	7.875				
7.500	103.230	103.114	103.024	7.500	103.230	103.114	103.024	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	95.586	95.586	95.586	3.990								
4.000	95.620	95.620	95.620	4.000	94.862	94.848	94.834					
4.125	95.988	95.988	95.988	4.125	95.337	95.323	95.308					
4.250	96.998	96.956	96.987	4.250	96.530	96.738	96.520					
4.375	97.490	97.448	97.479	4.375	97.271	97.271	97.221					
4.500	97.844	97.802	97.834	4.500	97.530	97.530	97.480					
4.625	97.999	97.976	97.983	4.625	97.999	97.976	97.983					
4.750	98.543	98.520	98.527	4.750	98.293	98.270	98.277					
4.875	98.997	98.974	98.981	4.875	98.747	98.724	98.731					
5.000	99.330	99.307	99.314	5.000	99.080	99.057	99.064					
5.125	99.202	99.172	99.172	5.125	99.202	99.172	99.172					
5.250	99.696	99.666	99.666	5.250	99.446	99.416	99.416					
5.375	100.109	100.079	100.079	5.375	99.859	99.829	99.829					
5.500	100.400	100.370	100.370	5.500	100.150	100.120	100.120					
5.625	100.252	100.222	100.222	5.625	100.252	100.222	100.222					
5.750	100.726	100.696	100.696	5.750	100.476	100.446	100.446					
5.875	101.131	101.101	101.101	5.875	100.881	100.851	100.851					
6.000	101.412	101.382	101.382	6.000	101.162	101.132	101.132					
6.125	100.893	100.863	100.863	6.125	100.893	100.863	100.863					
6.250	101.361	101.331	101.331	6.250	101.361	101.331	101.331					

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	99.060	99.040	99.045	5.625	98.203	98.180	98.178	4.125	95.571	95.555	95.569	
5.875	99.434	99.409	99.419	5.750	98.722	98.699	98.697	4.250	96.049	96.033	96.047	
6.000	99.834	99.812	99.810	5.875	99.209	99.187	99.185	4.375	96.485	96.469	96.483	
6.125	100.145	100.123	100.121	6.000	99.587	99.575	99.572	4.500	96.867	96.851	96.866	
6.250	100.185	100.154	100.144	6.125	99.852	99.829	99.827	4.625	96.086	96.063	96.070	
6.375	100.610	100.572	100.557	6.250	99.942	99.904	99.889	4.750	96.565	96.542	96.549	
6.500	100.985	100.947	100.932	6.375	100.377	100.340	100.324	4.875	96.978	96.951	96.959	
6.625	101.244	101.206	101.191	6.500	100.719	100.681	100.666	5.000	97.391	97.361	97.361	
6.750	101.369	101.322	101.272	6.625	100.933	100.895	100.880	5.125	97.790	97.760	97.760	
6.875	101.720	101.636	101.576	6.750	101.064	100.979	100.919	5.250	98.223	98.193	98.193	
7.000	102.082	101.998	101.938	6.875	101.477	101.392	101.332	5.375	98.594	98.564	98.564	
7.125	102.308	102.223	102.163	7.000	101.794	101.709	101.649	5.500	98.860	98.830	98.830	
7.250	101.806	101.744	101.676	7.125	100.221	100.157	100.042	5.625	98.810	98.780	98.780	
7.375	101.116	101.063	100.980	7.250	99.723	99.662	99.427	5.750	99.226	99.196	99.196	
7.500	101.339	101.280	101.204	7.375	99.909	99.846	99.609	5.875	99.585	99.555	99.555	
7.625	101.512	101.452	101.376	7.500	100.115	100.044	99.813	6.000	99.816	99.786	99.786	

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</									



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

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

Tuesday, May 16, 2023
Effective Time:
8:24:29 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	96.374	96.285	96.188	5.125	97.541	97.452	97.355	5.875	98.867	98.778	98.681	
4.750	96.867	96.779	96.682	5.250	97.913	97.824	97.727	6.000	99.127	99.039	98.942	
4.875	97.235	97.146	97.049	5.375	98.280	98.192	98.095	6.125	99.396	99.307	99.210	
5.000	97.577	97.488	97.391	5.500	98.616	98.527	98.430	6.250	99.437	99.357	99.295	
5.125	97.920	97.857	97.794	5.625	98.942	98.854	98.757	6.375	99.680	99.617	99.555	
5.250	98.387	98.324	98.261	5.750	99.223	99.160	99.097	6.500	99.882	99.819	99.757	
5.375	98.716	98.653	98.590	5.875	99.623	99.560	99.497	6.625	100.339	100.276	100.214	
5.500	99.051	98.988	98.925	6.000	99.852	99.789	99.726	6.750	100.233	100.170	100.107	
5.625	99.241	99.178	99.115	6.125	100.250	100.187	99.874	6.875	100.696	100.633	100.571	
5.750	99.575	99.512	99.449	6.250	100.143	100.080	100.017	7.000	101.160	101.097	101.035	
5.875	99.914	99.851	99.538	6.375	100.210	100.147	100.084	7.125	101.245	101.182	101.120	
6.000	100.007	99.944	99.881	6.500	100.200	100.137	100.074					
6.125	100.168	100.105	99.792	6.625	100.443	100.380	100.317					
6.250	100.123	100.060	99.997	6.750	100.516	100.453	100.390					
6.375	100.327	100.264	100.201	6.875	100.760	100.697	100.634					
6.500	100.387	100.324	100.261	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	96.302	96.239	96.176	4.875	95.906	95.843	95.780	5.750	98.220	98.157	98.094	
4.875	96.630	96.567	96.504	5.000	96.331	96.268	96.205	5.875	98.287	98.224	98.161	
5.000	96.956	96.893	96.830	5.125	96.751	96.688	96.625	6.000	98.543	98.480	98.417	
5.125	97.565	97.502	97.439	5.250	97.143	97.080	97.017	6.125	98.805	98.742	98.679	
5.250	98.032	97.969	97.906	5.375	97.533	97.470	97.407	6.250	99.066	99.003	98.940	
5.375	98.361	98.298	98.235	5.500	98.088	98.025	97.962	6.375	99.325	99.262	99.199	
5.500	98.697	98.634	98.571	5.625	98.476	98.413	98.350	6.500	99.778	99.715	99.652	
5.625	98.886	98.823	98.760	5.750	98.868	98.805	98.742	6.625	100.235	100.172	100.109	
5.750	99.220	99.157	99.094	5.875	99.268	99.205	99.142	6.750	100.128	100.065	100.002	
5.875	99.559	99.496	99.433	6.000	99.497	99.434	99.371	6.875	100.592	100.529	100.466	
6.000	99.903	99.840	99.777	6.125	99.895	99.832	99.769	7.000	101.055	100.992	100.929	
6.125	99.813	99.750	99.687	6.250	99.788	99.725	99.662	7.125	101.141	101.078	101.015	
6.250	100.018	99.955	99.892	6.375	99.856	99.793	99.730					
6.375	100.222	100.159	100.096	6.500	100.095	100.032	99.969					
6.500	100.282	100.219	100.156									
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



Tuesday, May 16, 2023
Effective Time:
8:24:29 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	100.505	100.483	100.480	6.000	100.505	100.483	100.480	4.250				
6.125	100.801	100.779	100.777	6.125	100.801	100.779	100.777	4.375				
6.250	100.728	100.690	100.675	6.250	100.728	100.690	100.675	4.500				
6.375	101.198	101.160	101.145	6.375	101.198	101.160	101.145	4.625				
6.500	101.605	101.568	101.552	6.500	101.605	101.568	101.552	4.750				
6.625	101.859	101.821	101.806	6.625	101.859	101.821	101.806	4.875				
6.750	101.857	101.773	101.728	6.750	101.857	101.773	101.728	5.000				
6.875	102.303	102.219	102.159	6.875	102.303	102.219	102.159	5.125				
7.000	102.687	102.602	102.543	7.000	102.687	102.602	102.543	5.250				
7.125	102.925	102.840	102.780	7.125	102.925	102.840	102.780	5.375				
7.250	102.695	102.579	102.490	7.250	102.695	102.579	102.490	5.500				
7.375	102.885	102.769	102.679	7.375	102.885	102.769	102.679	5.625				
7.500	103.247	103.131	103.041	7.500	103.247	103.131	103.041	5.750				
7.625				7.625				5.875				

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												
4.375												
4.500												
4.625												
4.750												
4.875												
5.000												
5.125												
5.250												
5.375												
5.500												
5.625												
5.750												
5.875												

Home Ready 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

Tuesday, May 16, 2023

Effective Time:

8:24:29 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	99.551	99.551	99.550	5.875				4.125				
6.000	99.995	99.995	99.994	6.000				4.250				
6.125	100.293	100.293	100.292	6.125				4.375				
6.250	100.565	100.557	100.299	6.250				4.500				
6.375	100.979	100.722	100.714	6.375				4.625				
6.500	101.087	101.079	101.072	6.500				4.750				
6.625	101.317	101.285	101.257	6.625				4.875				
6.750	101.540	101.509	101.478	6.750				5.000				
6.875	101.824	101.793	101.762	6.875				5.125				
7.000	102.157	102.126	102.095	7.000				5.250				
7.125	102.238	102.207	102.176	7.125				5.375				
7.250	102.326	102.279	102.230	7.250				5.500				
7.375				7.375				5.625				
7.500				7.500				5.750				
7.625				7.625				5.875				

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

Home Possible Adjustments

Cumulative LLPA Caps	
Home Possible	0.000

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

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

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

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

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



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

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

Tuesday, May 16, 2023
Effective Time:
8:24:29 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	96.783	96.783	96.811	2.125				2.125				
5.250	97.387	97.381	97.403	2.250				2.250				
5.375	97.823	97.812	97.840	2.375				2.375				
5.500	98.291	98.278	98.309	2.500				2.500				
5.625	98.826	98.812	98.844	2.625				2.625				
5.750	99.026	99.026	99.031	2.750				2.750				
5.875	99.405	99.400	99.411	2.875				2.875				
6.000	99.793	99.784	99.799	3.000				3.000				
6.125	100.232	100.224	100.239	3.125				3.125				
6.250	100.182	100.171	100.162	3.250				3.250				
6.375	100.524	100.508	100.506	3.375				3.375				
6.500	100.854	100.835	100.836	3.500				3.500				
6.625	101.263	101.245	101.246	3.625				3.625				
6.750	101.318	101.266	101.241	3.750				3.750				
6.875	101.541	101.484	101.465	3.875				3.875				
7.000	101.829	101.768	101.754	4.000				4.000				
7.125	102.144	102.084	102.069	4.125				4.125				
7.250	102.138	102.107	102.067	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



Tuesday, May 16, 2023
Effective Time:
8:24:29 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	97.454	97.457	97.483	4.750	97.454	97.457	97.483	4.750	97.454	97.457	97.483	
4.875	97.819	97.824	97.836	4.875	97.819	97.824	97.836	4.875	97.819	97.824	97.836	
5.000	99.076	99.105	99.133	5.000	99.076	99.105	99.133	5.000	99.076	99.105	99.133	
5.125	99.540	99.569	99.597	5.125	99.540	99.569	99.597	5.125	99.540	99.569	99.597	
5.250	99.994	100.001	100.008	5.250	99.994	100.001	100.008	5.250	99.994	100.001	100.008	
5.375	100.030	99.788	99.795	5.375	100.030	99.788	99.795	5.375	100.030	99.788	99.795	
5.500	100.448	100.455	100.462	5.500	100.448	100.455	100.462	5.500	100.448	100.455	100.462	
5.625	100.816	100.823	100.831	5.625	100.816	100.823	100.831	5.625	100.816	100.823	100.831	
5.750	101.200	101.015	100.984	5.750	101.200	101.015	100.984	5.750	101.200	101.015	100.984	
5.875	100.795	100.860	100.676	5.875	100.795	100.860	100.676	5.875	100.795	100.860	100.676	
6.000	101.329	101.145	100.980	6.000	101.329	101.145	100.980	6.000	101.329	101.145	100.980	
6.125	101.713	101.529	101.445	6.125	101.713	101.529	101.445	6.125	101.713	101.529	101.445	
6.250	101.953	101.791	101.775	6.250	101.953	101.791	101.775	6.250	101.953	101.791	101.775	
6.375	101.843	101.814	101.786	6.375	101.843	101.814	101.786	6.375	101.843	101.814	101.786	
6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	
6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	
6.750	102.507	102.432	102.402	6.750	102.507	102.432	102.402	6.750	102.507	102.432	102.402	
6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	
7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	
7.125	102.727	102.590	102.546	7.125	102.727	102.590	102.546	7.125	102.727	102.590	102.546	
7.250	102.818	102.681	102.638	7.250	102.818	102.681	102.638	7.250	102.818	102.681	102.638	
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	89.398	89.434	89.499	2.750	89.398	89.434	89.499	4.500				
2.875	89.898	89.934	90.000	2.875	89.898	89.934	90.000	4.625				
3.000	90.399	90.435	90.500	3.000	90.399	90.435	90.500	4.750	96.385	96.368	96.380	
3.125	90.899	90.935	91.000	3.125	90.899	90.935	91.000	4.875	97.129	97.112	97.124	
3.250	92.567	92.562	92.614	3.250	92.567	92.562	92.614	5.000	97.761	97.744	97.756	
3.375	93.066	93.062	93.113	3.375	93.066	93.062	93.113	5.125	98.288	98.271	98.284	
3.500	93.831	93.816	93.862	3.500	93.831	93.816	93.862	5.250	98.507	98.514	98.522	
3.625	94.320	94.307	94.359	3.625	94.320	94.307	94.359	5.375	98.796	98.746	98.744	
3.750	94.808	94.792	94.807	3.750	94.808	94.792	94.807	5.500	99.339	99.289	99.287	
3.875	95.524	95.538	95.553	3.875	95.524	95.538	95.553	5.625	99.896	99.846	99.844	
4.000	95.925	95.939	95.953	4.000	95.925	95.939	95.953	5.750	100.005	99.820	99.886	
4.125	96.259	96.273	96.287	4.125	96.259	96.273	96.287	5.875	100.330	100.145	100.074	
4.250	97.090	97.097	97.104	4.250	97.090	97.097	97.104	6.000	100.633	100.458	100.586	
4.375	97.156	97.163	97.163	4.375	97.156	97.163	97.163	6.125	101.098	101.065	100.800	
4.500	97.674	97.681	97.688	4.500	97.674	97.681	97.688	6.250	100.858	100.673	100.489	
4.625	98.044	98.302	98.309	4.625	98.044	98.302	98.309	6.375	100.801	100.717	100.688	
4.750	98.336	98.336	98.336	4.750	98.336	98.336	98.336	6.500	101.175	101.091	101.061	
4.875	98.448	98.479	98.489	4.875	98.448	98.479	98.489	6.625	101.554	101.470	101.440	
5.000	98.868	98.899	98.909	5.000	98.868	98.899	98.909	6.750	101.210	101.063	101.019	
5.125	99.259	99.290	99.300	5.125	99.259	99.290	99.300	6.875	101.332	101.184	101.141	
5.250	99.336	99.306	99.306	5.250	99.336	99.306	99.306	7.000	101.671	101.523	101.480	
5.375	99.268	99.290	99.286	5.375	99.268	99.290	99.286	7.125	101.979	101.831	101.787	
5.500	99.621	99.643	99.639	5.500	99.621	99.643	99.639	7.250	101.322	101.211	101.154	
5.625	99.943	99.965	99.961	5.625	99.943	99.965	99.961	7.375				
5.750	98.508	98.508	98.508	5.750	98.508	98.508	98.508	7.500				
5.875	98.838	98.838	98.838	5.875	98.838	98.838	98.838	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	100.330	100.145	100.074	5.875	100.330	100.145	100.074	4.500	95.083	94.810	94.817	
6.000	100.633	100.601	100.586	6.000	100.633	100.601	100.586	4.625	95.306	95.283	95.290	
6.125	101.098	101.065	100.800	6.125	101.098	101.065	100.800	4.750	95.774	95.751	95.758	
6.250	100.858	100.673	100.489	6.250	100.858	100.673	100.489	4.875	95.702	95.672	95.672	
6.375	100.801	100.717	100.688	6.375	100.801	100.717	100.688	5.000	96.170	96.140	96.140	
6.500	101.175	101.091	101.061	6.500	101.175	101.091	101.061	5.125	96.634	96.604	96.604	
6.625	101.554	101.470	101.440	6.625	101.554	101.470	101.440	5.250	97.092	97.062	97.062	
6.750	101.210	101.063	101.019	6.750	101.210	101.063	101.019	5.375	96.393	96.393	96.393	
6.875	101.332	101.184	101.141	6.875	101.332	101.184	101.141	5.500	96.542	96.542	96.542	
7.000	101.671	101.523	101.480	7.000	101.671	101.523	101.480	5.625	96.592	96.592	96.592	
7.125	101.979	101.831	101.787	7.125	101.979	101.831	101.787	5.750	96.883	96.883	96.883	
7.250	101.322	101.211	101.154	7.250	101.322	101.211	101.154	5.875	97.213	97.213	97.213	
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	100.795	100.860	100.676	5.875	100.795	100.860	100.676	5.875	100.795	100.860	100.676	
6.000	101.329	101.145	100.980	6.000	101.329	101.145	100.980	6.000	101.329	101.145	100.980	
6.125	101.713	101.529	101.445	6.125	101.713	101.529	101.445	6.125	101.713	101.529	101.445	
6.250	101.953	101.791	101.775	6.250	101.953	101.791	101.775	6.250	101.953	101.791	101.775	
6.375	101.843	101.814	101.786	6.375	101.843	101.814	101.786	6.375	101.843	101.814	101.786	
6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	
6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	
6.750	102.507	102.432	102.402	6.750	102.507	102.432	102.402	6.750	102.507	102.432	102.402	
6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	
7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	
7.125	102.727	102.590	102.546	7.125	102.727	102.590	102.546	7.125	102.727	102.590	102.546	
7.250	102.818	102.681	102.638	7.250	102.818	102.681	102.638	7.250	102.818	102.681	102.638	
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	97.674	97.681	97.688	4.500	97.674	97.681	97.688	5.875	100.330	100.145	100.074	
4.625	98.044	98.302	98.309	4.625	98.044	98.302	98.309	6.000	100.633	100.601	100.586	
4.750	98.336	98.336	98.336	4.750	98.336	98.336	98.336	6.125	101.098	101.065	100.800	
4.875	98.448	98.479	98.489	4.875	98.448	98.479	98.489	6.250	100.858	100.673	100.489	
5.000	98.868	98.899	98.909	5.000	98.868	98.899	98.909	6.375	100.801	100.717	100.688	
5.125	99.259	99.290	99.300	5.125	99.259	99						



Tuesday, May 16, 2023
Effective Time:
8:24:29 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	96.492	96.514	96.541	4.500	96.492	96.514	96.541	4.500				
4.625	97.129	97.151	97.177	4.625	97.129	97.151	97.177	4.625				
4.750	97.756	97.778	97.805	4.750	97.756	97.778	97.805	4.750	97.756	97.778	97.805	
4.875	97.860	97.885	97.897	4.875	97.860	97.885	97.897	4.875	97.860	97.885	97.897	
5.000	99.076	99.105	99.133	5.000	99.076	99.105	99.133	5.000	99.076	99.105	99.133	
5.125	99.540	99.569	99.597	5.125	99.540	99.569	99.597	5.125	99.540	99.569	99.597	
5.250	99.994	100.001	100.008	5.250	99.994	100.001	100.008	5.250	99.994	100.001	100.008	
5.375	100.030	100.038	100.045	5.375	100.030	100.038	100.045	5.375	100.030	100.038	100.045	
5.500	100.448	100.455	100.462	5.500	100.448	100.455	100.462	5.500	100.448	100.455	100.462	
5.625	100.816	100.823	100.831	5.625	100.816	100.823	100.831	5.625	100.816	100.823	100.831	
5.750	101.200	101.015	100.947	5.750	101.200	101.015	100.947	5.750	101.200	101.015	100.947	
5.875	100.795	100.860	100.676	5.875	100.795	100.860	100.676	5.875	100.795	100.860	100.676	
6.000	101.329	101.145	100.960	6.000	101.329	101.145	100.960	6.000	101.329	101.145	100.960	
6.125	101.713	101.529	101.344	6.125	101.713	101.529	101.344	6.125	101.713	101.529	101.344	
6.250	101.953	101.768	101.584	6.250	101.953	101.768	101.584	6.250	101.953	101.768	101.584	
6.375	101.593	101.564	101.536	6.375	101.593	101.564	101.536	6.375	101.593	101.564	101.536	
6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	
6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	
6.750	102.312	102.277	102.241	6.750	102.312	102.277	102.241	6.750	102.312	102.277	102.241	
6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	
7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	
7.125	102.453	102.336	102.293	7.125	102.453	102.336	102.293	7.125	102.453	102.336	102.293	
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	89.893	89.929	89.995	2.875	89.893	89.929	89.995	4.625				
3.000	90.405	90.441	90.507	3.000	90.405	90.441	90.507	4.750				
3.125	90.915	90.950	91.016	3.125	90.915	90.950	91.016	4.875				
3.250	92.546	92.541	92.593	3.250	92.546	92.541	92.593	5.000				
3.375	93.053	93.048	93.100	3.375	93.053	93.048	93.100	5.125				
3.500	93.831	93.816	93.852	3.500	93.831	93.816	93.852	5.250	98.257	98.264	98.272	
3.625	94.320	94.304	94.347	3.625	94.320	94.304	94.347	5.375	98.815	98.785	98.783	
3.750	94.558	94.792	94.807	3.750	94.558	94.792	94.807	5.500	99.326	99.296	99.294	
3.875	95.524	95.538	95.553	3.875	95.524	95.538	95.553	5.625	99.796	99.766	99.764	
4.000	95.925	95.939	95.953	4.000	95.925	95.939	95.953	5.750	100.005	99.820	99.886	
4.125	96.259	96.273	96.287	4.125	96.259	96.273	96.287	5.875	100.330	100.145	100.021	
4.250	97.090	97.097	97.104	4.250	97.090	97.097	97.104	6.000	100.487	100.475	100.459	
4.375	97.156	97.163	97.170	4.375	97.156	97.163	97.170	6.125	100.873	100.861	100.846	
4.500	97.674	97.681	97.688	4.500	97.674	97.681	97.688	6.250	100.858	100.673	100.489	
4.625	98.044	98.052	98.059	4.625	98.044	98.052	98.059	6.375	100.827	100.764	100.734	
4.750	98.336	98.336	98.336	4.750	98.336	98.336	98.336	6.500	100.883	101.069	101.040	
4.875	98.373	98.373	98.374	4.875	98.373	98.373	98.374	6.625	101.174	101.110	101.080	
5.000	98.705	98.736	98.746	5.000	98.705	98.736	98.746	6.750	101.029	100.915	100.858	
5.125	99.046	99.076	99.086	5.125	99.046	99.076	99.086	6.875	101.103	100.975	100.932	
5.250	99.336	99.306	99.306	5.250	99.336	99.306	99.306	7.000	101.401	101.273	101.229	
5.375	99.136	99.158	99.154	5.375	99.136	99.158	99.154	7.125	101.673	101.545	101.502	
5.500	99.446	99.468	99.464	5.500	99.446	99.468	99.464	7.250				
5.625	99.732	99.754	99.750	5.625	99.732	99.754	99.750	7.375				
5.750	98.508	98.508	98.508	5.750	98.508	98.508	98.508	7.500				
5.875	98.838	98.838	98.838	5.875	98.838	98.838	98.838	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	100.330	100.145	100.021	5.875	100.330	100.145	100.021	4.500	94.833	94.810	94.817	
6.000	100.487	100.475	100.459	6.000	100.487	100.475	100.459	4.625	95.306	95.283	95.290	
6.125	100.873	100.861	100.846	6.125	100.873	100.861	100.846	4.750	95.774	95.751	95.758	
6.250	100.858	100.673	100.489	6.250	100.858	100.673	100.489	4.875	95.702	95.672	95.672	
6.375	100.827	100.764	100.734	6.375	100.827	100.764	100.734	5.000	96.170	96.140	96.140	
6.500	100.883	101.069	101.040	6.500	100.883	101.069	101.040	5.125	96.634	96.604	96.604	
6.625	101.174	101.110	101.080	6.625	101.174	101.110	101.080	5.250	97.092	97.062	97.062	
6.750	101.029	100.915	100.858	6.750	101.029	100.915	100.858	5.375	96.393	96.393	96.393	
6.875	101.103	100.975	100.932	6.875	101.103	100.975	100.932	5.500	96.542	96.542	96.542	
7.000	101.401	101.273	101.229	7.000	101.401	101.273	101.229	5.625	96.592	96.592	96.592	
7.125	101.673	101.545	101.502	7.125	101.673	101.545	101.502	5.750	96.883	96.883	96.883	
7.250				7.250				5.875	97.213	97.213	97.213	
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	100.795	100.860	100.676	5.875	100.795	100.860	100.676	5.875	100.330	100.145	100.021	
6.000	101.329	101.145	100.960	6.000	101.329	101.145	100.960	6.000	101.329	101.145	100.960	
6.125	101.713	101.529	101.344	6.125	101.713	101.529	101.344	6.125	101.713	101.529	101.344	
6.250	101.953	101.768	101.584	6.250	101.953	101.768	101.584	6.250	101.953	101.768	101.584	
6.375	101.593	101.564	101.536	6.375	101.593	101.564	101.536	6.375	101.593	101.564	101.536	
6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	6.500	102.057	102.029	102.000	
6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	6.625	102.302	102.274	102.246	
6.750	102.312	102.277	102.241	6.750	102.312	102.277	102.241	6.750	102.312	102.277	102.241	
6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	6.875	102.292	102.256	102.221	
7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	7.000	102.518	102.483	102.447	
7.125	102.453	102.336	102.293	7.125	102.453	102.336	102.293	7.125	102.453	102.336	102.293	
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	97.674	97.681	97.688	4.500	97.674	97.681	97.688	5.875	100.330	100.145	100.021	
4.625	98.044	98.052	98.059	4.625	98.044	98.052	98.059	6.000	100.487	100.475	100.459	
4.750	98.336	98.336	98.336	4.750	98.336	98.336	98.336	6.125	100.873	100.861	100.846	
4.875	98.373	98.373	98.374	4.875	98.373	98.373	98.374	6.250	100.858	100.673	100.489	
5.000	98.705	98.736	98.746	5.000	98.705	98.736	98.746	6.375	100.827	100.764	100.734	
5.125	99.046	99.076	99.086	5.125	99.046	99.076	99.086	6.500	100.883	101.069	101.040	
5.250	99.336	99.306	99.306	5.250	99.336	99.306	99.306	6.625	101.174	101.110	101.080	
5.375	99.136	99.158	99.154	5.375								