



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

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

Wednesday, May 17, 2023
Effective Time:
8:19:44 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	96.730	96.719	96.751	
4.625				4.625				5.125	97.803	97.804	97.830	
4.750	94.788	94.788	94.738	4.750	94.788	94.788	94.738	5.250	98.261	98.254	98.263	
4.875	95.655	95.655	95.605	4.875	95.655	95.655	95.605	5.375	98.876	98.869	98.877	
5.000	96.570	96.563	96.614	5.000	96.570	96.563	96.614	5.500	99.396	99.389	99.398	
5.125	97.190	97.183	96.984	5.125	97.190	97.183	96.984	5.625	99.786	99.780	99.788	
5.250	97.724	97.722	97.739	5.250	97.724	97.722	97.739	5.750	99.791	99.769	99.763	
5.375	98.233	98.233	98.233	5.375	98.233	98.233	98.233	5.875	100.284	100.262	100.256	
5.500	98.887	98.881	98.889	5.500	98.887	98.881	98.889	6.000	100.700	100.678	100.672	
5.625	99.337	99.330	99.339	5.625	99.337	99.330	99.339	6.125	101.025	101.003	100.997	
5.750	99.340	99.340	99.338	5.750	99.340	99.340	99.338	6.250	100.885	100.848	100.826	
5.875	99.899	99.877	99.871	5.875	99.899	99.877	99.871	6.375	101.324	101.286	101.265	
6.000	100.362	100.340	100.334	6.000	100.362	100.340	100.334	6.500	101.708	101.670	101.649	
6.125	100.700	100.678	100.671	6.125	100.700	100.678	100.671	6.625	102.023	101.985	101.964	
6.250	100.609	100.601	100.593	6.250	100.609	100.601	100.593	6.750	101.664	101.625	101.586	
6.375	101.033	101.025	101.017	6.375	101.033	101.025	101.017	6.875	102.044	101.975	101.923	
6.500	101.429	101.416	101.408	6.500	101.429	101.416	101.408	7.000	102.415	102.346	102.294	
6.625	101.717	101.679	101.658	6.625	101.717	101.679	101.658	7.125	102.429	102.390	102.351	
6.750	101.664	101.625	101.586	6.750	101.664	101.625	101.586	7.250	102.513	102.466	102.416	
6.875	101.963	101.911	101.872	6.875	101.963	101.911	101.872	7.375	102.280	102.234	102.188	
7.000	102.359	102.290	102.238	7.000	102.359	102.290	102.238	7.500	102.550	102.503	102.459	
7.125	102.611	102.542	102.490	7.125	102.611	102.542	102.490	7.625	102.779	102.732	102.688	
7.250	102.513	102.466	102.416	7.250	102.513	102.466	102.416	7.750				
7.375	102.948	102.863	102.797	7.375	102.948	102.863	102.797	7.875				
7.500	103.329	103.245	103.179	7.500	103.329	103.245	103.179	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	95.492	95.492	95.492	3.990								
4.000	95.524	95.524	95.524	4.000	94.780	94.766	94.752					
4.125	95.896	95.896	95.896	4.125	95.244	95.229	95.215					
4.250	97.004	96.974	97.008	4.250	96.789	96.760	96.794					
4.375	97.496	97.467	97.500	4.375	97.245	97.245	97.195					
4.500	97.852	97.824	97.858	4.500	97.506	97.506	97.456					
4.625	97.954	97.960	97.995	4.625	97.954	97.960	97.995					
4.750	98.498	98.504	98.539	4.750	98.248	98.254	98.289					
4.875	98.963	98.968	99.004	4.875	98.713	98.718	98.754					
5.000	99.300	99.306	99.341	5.000	99.050	99.056	99.091					
5.125	99.239	99.209	99.209	5.125	99.239	99.209	99.209					
5.250	99.738	99.708	99.708	5.250	99.488	99.458	99.458					
5.375	100.152	100.122	100.122	5.375	99.902	99.872	99.872					
5.500	100.445	100.415	100.415	5.500	100.195	100.165	100.165					
5.625	100.289	100.266	100.273	5.625	100.289	100.266	100.273					
5.750	100.765	100.742	100.749	5.750	100.515	100.492	100.499					
5.875	101.169	101.146	101.153	5.875	100.919	100.896	100.903					
6.000	101.453	101.430	101.437	6.000	101.203	101.180	101.187					
6.125	100.965	100.905	100.912	6.125	100.928	100.905	100.912					
6.250	101.396	101.373	101.380	6.250	101.396	101.373	101.380					

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	99.102	99.062	99.071	5.625	98.313	98.290	98.284	4.125	95.495	95.500	95.536	
5.875	99.543	99.521	99.514	5.750	98.846	98.824	98.818	4.250	95.973	95.979	96.014	
6.000	99.962	99.939	99.933	5.875	99.339	99.316	99.310	4.375	96.409	96.415	96.450	
6.125	100.279	100.257	100.250	6.000	99.725	99.702	99.696	4.500	96.796	96.801	96.837	
6.250	100.274	100.236	100.215	6.125	99.981	99.959	99.952	4.625	96.042	96.047	96.083	
6.375	100.701	100.664	100.642	6.250	100.032	99.994	99.973	4.750	96.577	96.547	96.561	
6.500	101.077	101.039	101.018	6.375	100.470	100.432	100.411	4.875	97.014	96.984	96.984	
6.625	101.339	101.301	101.280	6.500	100.811	100.774	100.752	5.000	97.427	97.397	97.397	
6.750	101.243	101.174	101.122	6.625	101.022	100.985	100.964	5.125	97.828	97.798	97.798	
6.875	101.650	101.581	101.529	6.750	100.991	100.922	100.870	5.250	98.265	98.235	98.235	
7.000	102.013	101.944	101.892	6.875	101.407	101.338	101.286	5.375	98.636	98.606	98.606	
7.125	101.938	101.884	101.824	7.000	101.724	101.655	101.603	5.500	98.906	98.876	98.876	
7.250	101.689	101.626	101.556	7.125	100.221	100.137	100.038	5.625	98.847	98.824	98.831	
7.375	101.040	100.983	100.904	7.250	99.648	99.583	99.410	5.750	99.264	99.241	99.248	
7.500	101.262	101.200	101.127	7.375	99.833	99.766	99.591	5.875	99.623	99.600	99.608	
7.625	101.432	101.368	101.296	7.500	100.038	99.964	99.794	6.000	99.857	99.834	99.841	

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	90.01-		



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

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

Wednesday, May 17, 2023
Effective Time:
8:19:44 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	96.321	96.232	96.135	5.125	97.518	97.429	97.332	5.875	98.847	98.758	98.661	
4.750	96.809	96.719	96.623	5.250	97.885	97.796	97.699	6.000	99.106	99.017	98.920	
4.875	97.168	97.079	96.982	5.375	98.245	98.155	98.058	6.125	99.374	99.285	99.188	
5.000	97.509	97.419	97.323	5.500	98.579	98.490	98.393	6.250	99.422	99.339	99.276	
5.125	97.845	97.779	97.716	5.625	98.905	98.816	98.719	6.375	99.661	99.598	99.536	
5.250	98.309	98.246	98.183	5.750	99.181	99.113	99.050	6.500	99.863	99.800	99.738	
5.375	98.637	98.574	98.511	5.875	99.576	99.513	99.450	6.625	100.320	100.257	100.195	
5.500	98.973	98.910	98.847	6.000	99.805	99.742	99.679	6.750	100.213	100.150	100.088	
5.625	99.162	99.099	99.036	6.125	100.203	100.140	100.077	6.875	100.677	100.614	100.551	
5.750	99.496	99.433	99.370	6.250	100.096	100.033	99.970	7.000	101.140	101.077	101.015	
5.875	99.835	99.772	99.459	6.375	100.163	100.100	100.037	7.125	101.225	101.162	101.100	
6.000	99.928	99.865	99.802	6.500	100.153	100.090	100.027					
6.125	100.088	100.025	99.712	6.625	100.396	100.333	100.270					
6.250	100.043	99.980	99.917	6.750	100.469	100.406	100.343					
6.375	100.247	100.184	100.121	6.875	100.712	100.649	100.586					
6.500	100.307	100.244	100.181	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	96.226	96.163	96.100	4.875	95.861	95.798	95.735	5.750	98.202	98.139	98.076	
4.875	96.553	96.490	96.427	5.000	96.286	96.223	96.160	5.875	98.268	98.205	98.142	
5.000	96.879	96.816	96.753	5.125	96.706	96.643	96.580	6.000	98.524	98.461	98.398	
5.125	97.487	97.424	97.361	5.250	97.097	97.034	96.971	6.125	98.787	98.724	98.661	
5.250	97.954	97.891	97.828	5.375	97.487	97.424	97.361	6.250	99.047	98.984	98.921	
5.375	98.282	98.219	98.156	5.500	98.042	97.979	97.916	6.375	99.306	99.243	99.180	
5.500	98.618	98.555	98.492	5.625	98.430	98.367	98.304	6.500	99.758	99.695	99.632	
5.625	98.807	98.744	98.681	5.750	98.822	98.759	98.696	6.625	100.215	100.152	100.089	
5.750	99.141	99.078	99.015	5.875	99.221	99.158	99.095	6.750	100.108	100.045	99.982	
5.875	99.480	99.417	99.354	6.000	99.450	99.387	99.324	6.875	100.572	100.509	100.446	
6.000	99.823	99.760	99.697	6.125	99.848	99.785	99.722	7.000	101.035	100.972	100.909	
6.125	99.733	99.670	99.607	6.250	99.741	99.678	99.615	7.125	101.120	101.057	100.994	
6.250	99.938	99.875	99.812	6.375	99.808	99.745	99.682					
6.375	100.142	100.079	100.016	6.500	100.048	99.985	99.922					
6.500	100.202	100.139	100.076									
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



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

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

Wednesday, May 17, 2023
 Effective Time:
 8:19:44 AM

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	100.632	100.610	100.604	6.000	100.632	100.610	100.604	4.250				
6.125	100.931	100.908	100.902	6.125	100.931	100.908	100.902	4.375				
6.250	100.817	100.779	100.758	6.250	100.817	100.779	100.758	4.500				
6.375	101.289	101.252	101.230	6.375	101.289	101.252	101.230	4.625				
6.500	101.698	101.660	101.639	6.500	101.698	101.660	101.639	4.750				
6.625	101.949	101.911	101.890	6.625	101.949	101.911	101.890	4.875				
6.750	101.784	101.715	101.663	6.750	101.784	101.715	101.663	5.000				
6.875	102.233	102.164	102.112	6.875	102.233	102.164	102.112	5.125				
7.000	102.618	102.549	102.497	7.000	102.618	102.549	102.497	5.250				
7.125	102.853	102.784	102.732	7.125	102.853	102.784	102.732	5.375				
7.250	102.775	102.690	102.624	7.250	102.775	102.690	102.624	5.500				
7.375	102.968	102.883	102.817	7.375	102.968	102.883	102.817	5.625				
7.500	103.346	103.261	103.195	7.500	103.346	103.261	103.195	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

Wednesday, May 17, 2023

Effective Time:

8:19:44 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	99.600	99.600	99.599	5.875				4.125				
6.000	100.061	100.061	100.060	6.000				4.250				
6.125	100.603	100.353	100.352	6.125				4.375				
6.250	100.609	100.601	100.593	6.250				4.500				
6.375	101.033	100.775	100.767	6.375				4.625				
6.500	101.174	101.166	101.158	6.500				4.750				
6.625	101.624	101.367	101.359	6.625				4.875				
6.750	101.664	101.625	101.586	6.750				5.000				
6.875	101.950	101.911	101.872	6.875				5.125				
7.000	102.295	102.256	101.968	7.000				5.250				
7.125	102.179	102.140	102.101	7.125				5.375				
7.250	102.263	102.216	102.166	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

Wednesday, May 17, 2023
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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	96.980	96.973	97.024	2.125				2.125			
5.250	97.514	97.504	97.529	2.250				2.250			
5.375	97.952	97.938	97.969	2.375				2.375			
5.500	98.421	98.403	98.439	2.500				2.500			
5.625	98.953	98.935	98.971	2.625				2.625			
5.750	99.068	99.049	99.057	2.750				2.750			
5.875	99.428	99.403	99.418	2.875				2.875			
6.000	99.817	99.789	99.808	3.000				3.000			
6.125	100.251	100.223	100.242	3.125				3.125			
6.250	100.220	100.190	100.185	3.250				3.250			
6.375	100.547	100.512	100.513	3.375				3.375			
6.500	100.879	100.841	100.846	3.500				3.500			
6.625	101.310	101.271	101.276	3.625				3.625			
6.750	101.299	101.227	101.206	3.750				3.750			
6.875	101.528	101.450	101.436	3.875				3.875			
7.000	101.821	101.741	101.731	4.000				4.000			
7.125	102.142	102.062	102.052	4.125				4.125			
7.250	102.063	102.027	101.991	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



Wednesday, May 17, 2023
Effective Time:
8:19:44 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	97.550	97.568	97.594	4.750	97.550	97.568	97.594	4.750	97.550	97.568	97.594	
4.875	97.887	97.892	97.904	4.875	97.887	97.892	97.904	4.875	97.887	97.892	97.904	
5.000	98.932	98.948	98.964	5.000	98.932	98.948	98.964	5.000	98.932	98.948	98.964	
5.125	99.396	99.412	99.427	5.125	99.396	99.412	99.427	5.125	99.396	99.412	99.427	
5.250	99.899	99.891	99.884	5.250	99.899	99.891	99.884	5.250	99.899	99.891	99.884	
5.375	99.906	99.898	99.891	5.375	99.906	99.898	99.891	5.375	99.906	99.898	99.891	
5.500	100.304	100.296	100.288	5.500	100.304	100.296	100.288	5.500	100.304	100.296	100.288	
5.625	100.702	100.694	100.686	5.625	100.702	100.694	100.686	5.625	100.702	100.694	100.686	
5.750	101.503	101.300	101.097	5.750	101.503	101.300	101.097	5.750	101.503	101.300	101.097	
5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	
6.000	101.363	101.410	101.206	6.000	101.363	101.410	101.206	6.000	101.363	101.410	101.206	
6.125	101.747	101.793	101.590	6.125	101.747	101.793	101.590	6.125	101.747	101.793	101.590	
6.250	102.236	102.033	101.830	6.250	102.236	102.033	101.830	6.250	102.236	102.033	101.830	
6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	
6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	
6.625	102.097	102.058	102.021	6.625	102.097	102.058	102.021	6.625	102.097	102.058	102.021	
6.750	102.433	102.302	102.272	6.750	102.433	102.302	102.272	6.750	102.433	102.302	102.272	
6.875	102.383	102.110	101.866	6.875	102.383	102.110	101.866	6.875	102.383	102.110	101.866	
7.000	102.640	102.366	102.204	7.000	102.640	102.366	102.204	7.000	102.640	102.366	102.204	
7.125	102.692	102.554	102.511	7.125	102.692	102.554	102.511	7.125	102.692	102.554	102.511	
7.250	102.837	102.731	102.653	7.250	102.837	102.731	102.653	7.250	102.837	102.731	102.653	
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	89.408	89.460	89.526	2.750	89.408	89.460	89.526	4.500				
2.875	89.908	89.960	90.026	2.875	89.908	89.960	90.026	4.625				
3.000	90.408	90.460	90.526	3.000	90.408	90.460	90.526	4.750	96.462	96.445	96.457	
3.125	90.908	90.960	91.026	3.125	90.908	90.960	91.026	4.875	97.226	97.209	97.221	
3.250	92.575	92.618	92.670	3.250	92.575	92.618	92.670	5.000	97.860	97.842	97.855	
3.375	93.075	93.117	93.169	3.375	93.075	93.117	93.169	5.125	98.388	98.371	98.383	
3.500	93.868	93.866	93.917	3.500	93.868	93.866	93.917	5.250	98.413	98.405	98.397	
3.625	94.356	94.362	94.414	3.625	94.356	94.362	94.414	5.375	98.596	98.545	98.544	
3.750	94.595	94.843	94.871	3.750	94.595	94.843	94.871	5.500	99.139	99.089	99.087	
3.875	95.434	95.480	95.527	3.875	95.434	95.480	95.527	5.625	99.697	99.646	99.645	
4.000	95.834	95.881	95.928	4.000	95.834	95.881	95.928	5.750	100.308	100.105	100.152	
4.125	96.168	96.215	96.262	4.125	96.168	96.215	96.262	5.875	100.593	100.390	100.187	
4.250	96.921	96.960	96.999	4.250	96.921	96.960	96.999	6.000	100.758	100.611	100.596	
4.375	97.237	97.276	97.315	4.375	97.237	97.276	97.315	6.125	101.106	101.074	101.059	
4.500	97.755	97.794	97.833	4.500	97.755	97.794	97.833	6.250	100.891	100.938	100.735	
4.625	98.125	98.164	98.203	4.625	98.125	98.164	98.203	6.375	100.687	100.634	100.604	
4.750	98.181	98.197	98.212	4.750	98.181	98.197	98.212	6.500	101.059	101.006	100.976	
4.875	98.420	98.451	98.461	4.875	98.420	98.451	98.461	6.625	101.437	101.383	101.354	
5.000	98.839	98.870	98.880	5.000	98.839	98.870	98.880	6.750	100.937	100.789	100.746	
5.125	99.229	99.260	99.270	5.125	99.229	99.260	99.270	6.875	101.328	101.180	101.137	
5.250	99.423	99.393	99.393	5.250	99.423	99.393	99.393	7.000	101.666	101.518	101.475	
5.375	99.270	99.308	99.304	5.375	99.270	99.308	99.304	7.125	101.974	101.825	101.782	
5.500	99.622	99.659	99.656	5.500	99.622	99.659	99.656	7.250	101.220	101.109	101.052	
5.625	99.943	99.981	99.977	5.625	99.943	99.981	99.977	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	100.593	100.390	100.187	5.875	100.593	100.390	100.187	4.500	95.091	94.847	94.883	
6.000	100.758	100.611	100.596	6.000	100.758	100.611	100.596	4.625	95.315	95.320	95.356	
6.125	101.106	101.074	101.059	6.125	101.106	101.074	101.059	4.750	95.784	95.790	95.825	
6.250	100.891	100.938	100.735	6.250	100.891	100.938	100.735	4.875	95.786	95.756	95.756	
6.375	100.687	100.634	100.604	6.375	100.687	100.634	100.604	5.000	96.254	96.224	96.224	
6.500	101.059	101.006	100.976	6.500	101.059	101.006	100.976	5.125	96.720	96.690	96.690	
6.625	101.437	101.383	101.354	6.625	101.437	101.383	101.354	5.250	97.179	97.149	97.149	
6.750	100.937	100.789	100.746	6.750	100.937	100.789	100.746	5.375	96.393	96.401	96.409	
6.875	101.328	101.180	101.137	6.875	101.328	101.180	101.137	5.500	96.542	96.550	96.558	
7.000	101.666	101.518	101.475	7.000	101.666	101.518	101.475	5.625	96.593	96.600	96.608	
7.125	101.974	101.825	101.782	7.125	101.974	101.825	101.782	5.750	96.883	96.883	96.883	
7.250	101.220	101.109	101.052	7.250	101.220	101.109	101.052	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	101.058	100.855	100.902	5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	
6.000	101.363	101.410	101.206	6.000	101.363	101.410	101.206	6.000	101.363	101.410	101.206	
6.125	101.747	101.793	101.590	6.125	101.747	101.793	101.590	6.125	101.747	101.793	101.590	
6.250	102.236	102.033	101.830	6.250	102.236	102.033	101.830	6.250	102.236	102.033	101.830	
6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	
6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	
6.625	102.097	102.058	102.021	6.625	102.097	102.058	102.021	6.625	102.097	102.058	102.021	
6.750	102.433	102.302	102.272	6.750	102.433	102.302	102.272	6.750	102.433	102.302	102.272	
6.875	102.383	102.110	101.866	6.875	102.383	102.110	101.866	6.875	102.383	102.110	101.866	
7.000	102.640	102.366	102.204	7.000	102.640	102.366	102.204	7.000	102.640	102.366	102.204	
7.125	102.692	102.554	102.511	7.125	102.692	102.554	102.511	7.125	102.692	102.554	102.511	
7.250	102.837	102.731	102.653	7.250	102.837	102.731	102.653	7.250	102.837	102.731	102.653	
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	97.755	97.794	97.833	4.500	97.755	97.794	97.833	5.875	100.593	100.390	100.187	
4.625	98.125	98.164	98.203	4.625	98.125	98.164	98.203	6.000	100.758	100.611	100.596	
4.750	98.181	98.197	98.212	4.750	98.181	98.197	98.212	6.125	101.106	101.074	101.059	
4.875	98.420	98.451	98.461	4.875	98.420	98.451	98.461	6.250	100.891	100.938	100.735	
5.000	98.839	98.870	98.880	5.000	98.839	98.870	98.880	6.375	100.687	100.634	100.604	
5.125	99.229	99.260	99.270	5.125	99.229	99.260						



Wednesday, May 17, 2023
Effective Time:
8:19:44 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	96.618	96.655	96.682	4.500	96.618	96.655	96.682	4.500				
4.625	97.255	97.292	97.319	4.625	97.255	97.292	97.319	4.625				
4.750	97.864	97.901	97.928	4.750	97.864	97.901	97.928	4.750	97.864	97.901	97.928	
4.875	97.939	97.963	97.976	4.875	97.939	97.963	97.976	4.875	97.939	97.963	97.976	
5.000	98.932	98.948	98.964	5.000	98.932	98.948	98.964	5.000	98.932	98.948	98.964	
5.125	99.396	99.412	99.427	5.125	99.396	99.412	99.427	5.125	99.396	99.412	99.427	
5.250	99.899	99.891	99.884	5.250	99.899	99.891	99.884	5.250	99.899	99.891	99.884	
5.375	99.906	99.898	99.891	5.375	99.906	99.898	99.891	5.375	99.906	99.898	99.891	
5.500	100.304	100.296	100.288	5.500	100.304	100.296	100.288	5.500	100.304	100.296	100.288	
5.625	100.702	100.694	100.686	5.625	100.702	100.694	100.686	5.625	100.702	100.694	100.686	
5.750	101.503	101.300	101.097	5.750	101.503	101.300	101.097	5.750	101.503	101.300	101.097	
5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	
6.000	101.363	101.160	101.206	6.000	101.363	101.160	101.206	6.000	101.363	101.160	101.206	
6.125	101.747	101.543	101.590	6.125	101.747	101.543	101.590	6.125	101.747	101.543	101.590	
6.250	101.986	102.033	101.830	6.250	101.986	102.033	101.830	6.250	101.986	102.033	101.830	
6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	
6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	
6.625	102.097	102.058	102.018	6.625	102.097	102.058	102.018	6.625	102.097	102.058	102.018	
6.750	102.433	102.160	102.111	6.750	102.433	102.160	102.111	6.750	102.433	102.160	102.111	
6.875	102.133	102.110	101.836	6.875	102.133	102.110	101.836	6.875	102.133	102.110	101.836	
7.000	102.640	102.366	102.093	7.000	102.640	102.366	102.093	7.000	102.640	102.366	102.093	
7.125	102.591	102.485	102.407	7.125	102.591	102.485	102.407	7.125	102.591	102.485	102.407	
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	89.903	89.955	90.021	2.875	89.903	89.955	90.021	4.625				
3.000	90.415	90.467	90.532	3.000	90.415	90.467	90.532	4.750				
3.125	90.924	90.976	91.041	3.125	90.924	90.976	91.041	4.875				
3.250	92.554	92.597	92.649	3.250	92.554	92.597	92.649	5.000				
3.375	93.061	93.104	93.156	3.375	93.061	93.104	93.156	5.125				
3.500	93.868	93.866	93.907	3.500	93.868	93.866	93.907	5.250	98.413	98.155	98.397	
3.625	94.356	94.355	94.402	3.625	94.356	94.355	94.402	5.375	98.615	98.585	98.583	
3.750	94.595	94.843	94.871	3.750	94.595	94.843	94.871	5.500	99.125	99.094	99.093	
3.875	95.434	95.480	95.527	3.875	95.434	95.480	95.527	5.625	99.593	99.812	99.561	
4.000	95.834	95.881	95.928	4.000	95.834	95.881	95.928	5.750	100.308	100.105	100.152	
4.125	96.168	96.215	96.262	4.125	96.168	96.215	96.262	5.875	100.343	100.390	100.187	
4.250	96.921	96.969	96.999	4.250	96.921	96.969	96.999	6.000	100.758	100.555	100.456	
4.375	97.237	97.276	97.315	4.375	97.237	97.276	97.315	6.125	101.052	100.849	100.834	
4.500	97.505	97.794	97.583	4.500	97.505	97.794	97.583	6.250	100.891	100.938	100.735	
4.625	98.125	98.164	98.203	4.625	98.125	98.164	98.203	6.375	100.452	100.419	100.389	
4.750	98.181	98.197	98.212	4.750	98.181	98.197	98.212	6.500	100.757	100.724	100.695	
4.875	98.305	98.336	98.346	4.875	98.305	98.336	98.346	6.625	101.048	101.015	100.986	
5.000	98.676	98.707	98.717	5.000	98.676	98.707	98.717	6.750	101.005	100.627	100.583	
5.125	99.015	99.047	99.057	5.125	99.015	99.047	99.057	6.875	101.097	100.969	100.926	
5.250	99.423	99.393	99.393	5.250	99.423	99.393	99.393	7.000	101.394	101.265	101.222	
5.375	99.138	99.176	99.172	5.375	99.138	99.176	99.172	7.125	101.665	101.537	101.493	
5.500	99.447	99.485	99.481	5.500	99.447	99.485	99.481	7.250				
5.625	99.733	99.770	99.767	5.625	99.733	99.770	99.767	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	100.343	100.390	100.187	5.875	100.343	100.390	100.187	4.500	94.841	94.847	94.883	
6.000	100.758	100.555	100.456	6.000	100.758	100.555	100.456	4.625	95.315	95.320	95.356	
6.125	101.052	100.849	100.834	6.125	101.052	100.849	100.834	4.750	95.784	95.790	95.825	
6.250	100.891	100.938	100.735	6.250	100.891	100.938	100.735	4.875	95.786	95.756	95.756	
6.375	100.452	100.419	100.389	6.375	100.452	100.419	100.389	5.000	96.254	96.224	96.224	
6.500	100.757	100.724	100.695	6.500	100.757	100.724	100.695	5.125	96.720	96.690	96.690	
6.625	101.048	101.015	100.986	6.625	101.048	101.015	100.986	5.250	97.179	97.149	97.149	
6.750	101.005	100.627	100.583	6.750	101.005	100.627	100.583	5.375	96.393	96.401	96.409	
6.875	101.097	100.969	100.926	6.875	101.097	100.969	100.926	5.500	96.542	96.550	96.558	
7.000	101.394	101.265	101.222	7.000	101.394	101.265	101.222	5.625	96.593	96.600	96.608	
7.125	101.665	101.537	101.493	7.125	101.665	101.537	101.493	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	101.058	100.855	100.902	5.875	101.058	100.855	100.902	5.875	101.058	100.855	100.902	
6.000	101.363	101.160	101.206	6.000	101.363	101.160	101.206	6.000	101.363	101.160	101.206	
6.125	101.747	101.543	101.590	6.125	101.747	101.543	101.590	6.125	101.747	101.543	101.590	
6.250	101.986	102.033	101.830	6.250	101.986	102.033	101.830	6.250	101.986	102.033	101.830	
6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	6.375	101.597	101.558	101.519	
6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	6.500	101.831	101.792	101.753	
6.625	102.097	102.058	102.018	6.625	102.097	102.058	102.018	6.625	102.097	102.058	102.018	
6.750	102.433	102.160	102.111	6.750	102.433	102.160	102.111	6.750	102.433	102.160	102.111	
6.875	102.133	102.110	101.836	6.875	102.133	102.110	101.836	6.875	102.133	102.110	101.836	
7.000	102.640	102.366	102.093	7.000	102.640	102.366	102.093	7.000	102.640	102.366	102.093	
7.125	102.591	102.485	102.407	7.125	102.591	102.485	102.407	7.125	102.591	102.485	102.407	
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	97.505	97.794	97.583	4.500	97.505	97.794	97.583	5.875	100.343	100.390	100.187	
4.625	98.125	98.164	98.203	4.625	98.125	98.164	98.203	6.000	100.758	100.555	100.456	
4.750	98.181	98.197	98.212	4.750	98.181	98.197	98.212	6.125	101.052	100.849	100.834	
4.875	98.305	98.336	98.346	4.875	98.305	98.336	98.346	6.250	100.891	100.938	100.735	
5.000	98.676	98.707	98.717	5.000	98.676	98.707	98.717	6.375	100.452	100.419	100.389	
5.125	99.015	99.047	99.057	5.125	99.015	99.047	99.057	6.500	100.757	100.724	100.695	
5.250	99.423	99.393	99.393	5.250	99.423	99.393	99.393	6.625	101.048	101.015	100.986	
5.375	99.138	99.176	99.172	5.375	99.138							