



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

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

Thursday, May 18, 2023
Effective Time:
8:20:26 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	96.276	96.249	96.284	
4.625				4.625				5.125	97.242	97.243	97.254	
4.750	94.355	94.355	94.305	4.750	94.355	94.355	94.305	5.250	97.723	97.709	97.721	
4.875	95.221	95.221	95.171	4.875	95.221	95.221	95.171	5.375	98.333	98.327	98.330	
5.000	96.114	96.091	96.146	5.000	96.114	96.091	96.146	5.500	98.855	98.849	98.852	
5.125	96.738	96.715	96.770	5.125	96.738	96.715	96.770	5.625	99.246	99.239	99.243	
5.250	97.316	97.316	97.336	5.250	97.316	97.316	97.336	5.750	99.423	99.401	99.390	
5.375	97.819	97.819	97.819	5.375	97.819	97.819	97.819	5.875	99.918	99.896	99.885	
5.500	98.436	98.436	98.436	5.500	98.436	98.436	98.436	6.000	100.334	100.311	100.300	
5.625	98.923	98.936	98.939	5.625	98.923	98.936	98.939	6.125	100.659	100.637	100.626	
5.750	98.979	98.979	98.977	5.750	98.979	98.979	98.977	6.250	100.671	100.633	100.608	
5.875	99.486	99.465	99.463	5.875	99.486	99.465	99.463	6.375	101.111	101.073	101.048	
6.000	99.989	99.967	99.956	6.000	99.989	99.967	99.956	6.500	101.495	101.457	101.432	
6.125	100.334	100.311	100.300	6.125	100.334	100.311	100.300	6.625	101.809	101.771	101.746	
6.250	100.338	100.330	100.322	6.250	100.338	100.330	100.322	6.750	101.508	101.483	101.456	
6.375	100.774	100.758	100.750	6.375	100.774	100.758	100.750	6.875	101.924	101.871	101.824	
6.500	101.216	101.179	101.153	6.500	101.216	101.179	101.153	7.000	102.295	102.242	102.195	
6.625	101.503	101.465	101.440	6.625	101.503	101.465	101.440	7.125	102.353	102.330	102.303	
6.750	101.507	101.483	101.456	6.750	101.507	101.483	101.456	7.250	102.387	102.348	102.304	
6.875	101.834	101.811	101.784	6.875	101.834	101.811	101.784	7.375	102.198	102.136	102.093	
7.000	102.240	102.186	102.139	7.000	102.240	102.186	102.139	7.500	102.473	102.410	102.369	
7.125	102.490	102.437	102.390	7.125	102.490	102.437	102.390	7.625	102.703	102.641	102.599	
7.250	102.387	102.348	102.304	7.250	102.387	102.348	102.304	7.750				
7.375	102.714	102.661	102.612	7.375	102.714	102.661	102.612	7.875				
7.500	103.124	103.071	103.022	7.500	103.124	103.071	103.022	8.000				

Conventional 15 Yr Fixed												
Conventional 15 Yr Fixed				Conventional 10 Yr Fixed				Conventional 5 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	95.330	95.330	95.330	3.990								
4.000	95.353	95.353	95.353	4.000	94.603	94.589	94.575					
4.125	95.723	95.723	95.723	4.125	95.070	95.056	95.042					
4.250	96.782	96.720	96.755	4.250	96.564	96.503	96.538					
4.375	97.277	97.215	97.251	4.375	97.015	97.015	96.965					
4.500	97.634	97.573	97.608	4.500	97.277	97.277	97.227					
4.625	97.644	97.638	97.658	4.625	97.421	97.416	97.436					
4.750	98.167	98.172	98.208	4.750	98.167	98.172	98.208					
4.875	98.667	98.672	98.708	4.875	98.417	98.422	98.458					
5.000	99.004	99.009	99.045	5.000	98.754	98.759	98.795					
5.125	98.974	98.993	98.998	5.125	98.940	98.924	98.938					
5.250	99.440	99.424	99.438	5.250	99.190	99.424	99.438					
5.375	99.886	99.871	99.885	5.375	99.636	99.621	99.635					
5.500	100.179	100.163	100.178	5.500	99.929	99.913	99.928					
5.625	100.024	100.001	100.008	5.625	100.024	100.001	100.008					
5.750	100.501	100.478	100.485	5.750	100.251	100.228	100.235					
5.875	100.934	100.911	100.918	5.875	100.684	100.661	100.668					
6.000	101.218	101.195	101.202	6.000	100.968	100.945	100.952					
6.125	100.821	100.781	100.755	6.125	100.728	100.691	100.683					
6.250	101.196	101.159	101.152	6.250	101.196	101.159	101.152					

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	98.798	98.758	98.771	5.625	97.938	97.916	97.905	4.125	95.127	95.132	95.168	
5.875	99.160	99.116	99.135	5.750	98.478	98.456	98.445	4.250	95.605	95.611	95.646	
6.000	99.594	99.572	99.561	5.875	98.972	98.950	98.939	4.375	96.068	96.073	96.109	
6.125	99.912	99.890	99.879	6.000	99.368	99.325	99.324	4.500	96.455	96.460	96.496	
6.250	100.056	100.005	100.004	6.125	99.614	99.592	99.581	4.625	95.721	95.726	95.762	
6.375	100.463	100.426	100.400	6.250	99.818	99.780	99.754	4.750	96.279	96.263	96.277	
6.500	100.864	100.826	100.800	6.375	100.257	100.219	100.193	4.875	96.717	96.701	96.715	
6.625	101.125	101.087	101.061	6.500	100.598	100.561	100.535	5.000	97.132	97.116	97.130	
6.750	101.103	101.058	101.008	6.625	100.809	100.771	100.745	5.125	97.539	97.523	97.537	
6.875	101.512	101.458	101.411	6.750	100.871	100.817	100.770	5.250	97.976	97.960	97.974	
7.000	101.894	101.840	101.793	6.875	101.287	101.234	101.187	5.375	98.371	98.355	98.369	
7.125	102.122	102.068	102.021	7.000	101.605	101.552	101.505	5.500	98.641	98.625	98.639	
7.250	101.584	101.530	101.462	7.125	101.803	101.750	101.703	5.625	98.592	98.569	98.577	
7.375	100.973	100.903	100.825	7.250	99.586	99.505	99.333	5.750	99.010	98.987	98.994	
7.500	101.193	101.113	101.046	7.375	99.767	99.691	99.509	5.875	99.388	99.366	99.373	
7.625	101.363	101.284	101.216	7.500	99.971	99.877	99.711	6.000	99.622	99.599	99.606	

Conventional Fixed Adjustments

Cumulative LLPA Cap

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



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

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

Thursday, May 18, 2023
Effective Time:
8:20:26 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	96.019	95.929	95.832	5.125	96.904	96.815	96.718	5.875	98.496	98.406	98.309	
4.750	96.512	96.422	96.325	5.250	97.276	97.186	97.339	6.000	98.750	98.660	98.563	
4.875	96.880	96.790	96.693	5.375	97.644	97.554	97.707	6.125	99.011	98.921	98.824	
5.000	97.222	97.132	97.035	5.500	98.223	98.133	98.036	6.250	99.057	98.967	98.870	
5.125	97.558	97.468	97.371	5.625	98.542	98.452	98.355	6.375	99.155	99.092	99.030	
5.250	97.872	97.809	97.746	5.750	98.823	98.733	98.636	6.500	99.355	99.292	99.229	
5.375	98.199	98.136	98.073	5.875	99.091	99.028	98.965	6.625	99.809	99.746	99.684	
5.500	98.533	98.470	98.407	6.000	99.319	99.256	99.193	6.750	99.705	99.642	99.579	
5.625	98.722	98.659	98.596	6.125	99.714	99.651	99.588	6.875	100.166	100.103	100.040	
5.750	99.055	98.992	98.929	6.250	99.610	99.547	99.484	7.000	100.627	100.564	100.501	
5.875	99.392	99.329	99.266	6.375	99.678	99.615	99.552	7.125	100.713	100.650	100.587	
6.000	99.484	99.421	99.358	6.500	99.667	99.604	99.541					
6.125	99.646	99.583	99.520	6.625	99.909	99.846	99.783					
6.250	99.600	99.537	99.474	6.750	99.983	99.920	99.857					
6.375	99.804	99.741	99.678	6.875	100.226	100.163	100.100					
6.500	99.865	99.802	99.739	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	95.798	95.735	95.672	4.875	95.393	95.330	95.267	5.750	97.699	97.636	97.573	
4.875	96.124	96.061	95.998	5.000	95.816	95.753	95.690	5.875	97.766	97.703	97.640	
5.000	96.449	96.386	96.323	5.125	96.234	96.171	96.108	6.000	98.021	97.958	97.895	
5.125	97.053	96.990	96.927	5.250	96.623	96.560	96.497	6.125	98.283	98.220	98.157	
5.250	97.518	97.455	97.392	5.375	97.011	96.948	96.885	6.250	98.542	98.479	98.416	
5.375	97.844	97.781	97.718	5.500	97.562	97.499	97.436	6.375	98.800	98.737	98.674	
5.500	98.179	98.116	98.053	5.625	97.948	97.885	97.822	6.500	99.250	99.187	99.124	
5.625	98.368	98.305	98.242	5.750	98.338	98.275	98.212	6.625	99.704	99.641	99.578	
5.750	98.700	98.637	98.574	5.875	98.736	98.673	98.610	6.750	99.600	99.537	99.474	
5.875	99.037	98.974	98.911	6.000	98.964	98.901	98.838	6.875	100.061	99.998	99.935	
6.000	99.379	99.316	99.253	6.125	99.360	99.297	99.234	7.000	100.522	100.459	100.396	
6.125	99.291	99.228	99.165	6.250	99.255	99.192	99.129	7.125	100.608	100.545	100.482	
6.250	99.496	99.433	99.370	6.375	99.323	99.260	99.197					
6.375	99.699	99.636	99.573	6.500	99.562	99.499	99.436					
6.500	99.760	99.697	99.634									
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
≥ 780	-0.375	-0.375	-0.625	-0.875
760-779	-0.375	-0.375	-0.875	-1.250
740-759	-0.375	-0.375	-1.000	-1.625
720-739	-0.375	-0.500	-1.375	-2.000
700-719	-0.375	-0.500	-1.625	-2.625
680-699	-0.375	-0.625	-2.000	-2.875
660-679	-0.375	-0.875	-2.750	-4.000
640-659	-0.375	-1.375	-3.125	-4.625
620-639	-0.375	-1.375	-3.375	-5.125

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

Thursday, May 18, 2023

Effective Time:

8:20:26 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	100.235	100.213	100.202	6.000	100.235	100.213	100.202	4.250				
6.125	100.535	100.513	100.502	6.125	100.535	100.513	100.502	4.375				
6.250	100.560	100.522	100.497	6.250	100.560	100.522	100.497	4.500				
6.375	101.035	100.997	100.972	6.375	101.035	100.997	100.972	4.625				
6.500	101.459	101.422	101.396	6.500	101.459	101.422	101.396	4.750				
6.625	101.711	101.673	101.647	6.625	101.711	101.673	101.647	4.875				
6.750	101.625	101.572	101.525	6.750	101.625	101.572	101.525	5.000				
6.875	102.076	102.022	101.975	6.875	102.076	102.022	101.975	5.125				
7.000	102.478	102.424	102.377	7.000	102.478	102.424	102.377	5.250				
7.125	102.711	102.658	102.611	7.125	102.711	102.658	102.611	5.375				
7.250	102.526	102.472	102.423	7.250	102.526	102.472	102.423	5.500				
7.375	102.720	102.666	102.617	7.375	102.720	102.666	102.617	5.625				
7.500	103.118	103.065	103.016	7.500	103.118	103.065	103.016	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

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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	99.215	99.215	99.213	5.875				4.125				
6.000	99.678	99.678	99.676	6.000				4.250				
6.125	100.228	99.978	99.976	6.125				4.375				
6.250	100.338	100.330	100.072	6.250				4.500				
6.375	100.516	100.508	100.500	6.375				4.625				
6.500	100.907	100.900	100.892	6.500				4.750				
6.625	101.149	101.142	101.134	6.625				4.875				
6.750	101.507	101.483	101.206	6.750				5.000				
6.875	101.834	101.561	101.534	6.875				5.125				
7.000	101.931	101.907	101.881	7.000				5.250				
7.125	102.103	102.080	102.053	7.125				5.375				
7.250	102.137	102.098	102.054	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

Thursday, May 18, 2023
Effective Time:
8:20:26 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	96.528	96.505	96.560	2.125				2.125			
5.250	97.106	97.097	97.126	2.250				2.250			
5.375	97.547	97.532	97.568	2.375				2.375			
5.500	98.018	98.000	98.040	2.500				2.500			
5.625	98.558	98.540	98.580	2.625				2.625			
5.750	98.761	98.741	98.754	2.750				2.750			
5.875	99.128	99.103	99.122	2.875				2.875			
6.000	99.520	99.491	99.514	3.000				3.000			
6.125	99.956	99.928	99.951	3.125				3.125			
6.250	100.050	100.020	100.018	3.250				3.250			
6.375	100.378	100.343	100.348	3.375				3.375			
6.500	100.712	100.673	100.683	3.500				3.500			
6.625	101.172	101.134	101.143	3.625				3.625			
6.750	101.105	101.080	101.063	3.750				3.750			
6.875	101.339	101.309	101.298	3.875				3.875			
7.000	101.643	101.610	101.604	4.000				4.000			
7.125	101.980	101.947	101.940	4.125				4.125			
7.250	102.000	101.949	101.918	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



Thursday, May 18, 2023
Effective Time:
8:20:26 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	97.102	97.116	97.147	4.750	97.102	97.116	97.147	4.750	97.102	97.116	97.147	
4.875	97.504	97.520	97.537	4.875	97.504	97.520	97.537	4.875	97.504	97.520	97.537	
5.000	98.735	98.750	98.766	5.000	98.735	98.750	98.766	5.000	98.735	98.750	98.766	
5.125	99.199	99.214	99.230	5.125	99.199	99.214	99.230	5.125	99.199	99.214	99.230	
5.250	99.764	99.764	99.764	5.250	99.764	99.764	99.764	5.250	99.764	99.764	99.764	
5.375	99.750	99.750	99.750	5.375	99.750	99.750	99.750	5.375	99.750	99.750	99.750	
5.500	100.148	100.148	100.148	5.500	100.148	100.148	100.148	5.500	100.148	100.148	100.148	
5.625	100.566	100.566	100.566	5.625	100.566	100.566	100.566	5.625	100.566	100.566	100.566	
5.750	101.174	100.971	101.018	5.750	101.174	100.971	101.018	5.750	101.174	100.971	101.018	
5.875	100.979	100.776	100.573	5.875	100.979	100.776	100.573	5.875	100.979	100.776	100.573	
6.000	101.284	101.330	101.127	6.000	101.284	101.330	101.127	6.000	101.284	101.330	101.127	
6.125	101.667	101.714	101.511	6.125	101.667	101.714	101.511	6.125	101.667	101.714	101.511	
6.250	102.127	101.924	101.721	6.250	102.127	101.924	101.721	6.250	102.127	101.924	101.721	
6.375	101.658	101.627	101.595	6.375	101.658	101.627	101.595	6.375	101.658	101.627	101.595	
6.500	101.912	101.881	101.850	6.500	101.912	101.881	101.850	6.500	101.912	101.881	101.850	
6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	
6.750	102.362	102.216	102.191	6.750	102.362	102.216	102.191	6.750	102.362	102.216	102.191	
6.875	102.311	101.910	101.871	6.875	102.311	101.910	101.871	6.875	102.311	101.910	101.871	
7.000	102.568	102.256	102.217	7.000	102.568	102.256	102.217	7.000	102.568	102.256	102.217	
7.125	102.664	102.570	102.531	7.125	102.664	102.570	102.531	7.125	102.664	102.570	102.531	
7.250	102.744	102.650	102.611	7.250	102.744	102.650	102.611	7.250	102.744	102.650	102.611	
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	89.076	89.138	89.208	2.750	89.076	89.138	89.208	4.500				
2.875	89.574	89.636	89.706	2.875	89.574	89.636	89.706	4.625				
3.000	90.072	90.135	90.205	3.000	90.072	90.135	90.205	4.750	96.078	96.073	96.089	
3.125	90.571	90.633	90.703	3.125	90.571	90.633	90.703	4.875	96.843	96.838	96.854	
3.250	92.257	92.264	92.320	3.250	92.257	92.264	92.320	5.000	97.477	97.472	97.488	
3.375	92.755	92.762	92.818	3.375	92.755	92.762	92.818	5.125	98.008	98.003	98.019	
3.500	93.526	93.524	93.565	3.500	93.526	93.524	93.565	5.250	98.277	98.277	98.277	
3.625	94.014	94.013	94.060	3.625	94.014	94.013	94.060	5.375	98.573	98.519	98.522	
3.750	94.503	94.501	94.530	3.750	94.503	94.501	94.530	5.500	98.888	99.084	99.086	
3.875	95.263	95.294	95.325	3.875	95.263	95.294	95.325	5.625	99.678	99.624	99.626	
4.000	95.664	95.695	95.726	4.000	95.664	95.695	95.726	5.750	100.229	100.026	99.823	
4.125	95.997	96.028	96.060	4.125	95.997	96.028	96.060	5.875	100.264	100.311	100.108	
4.250	96.594	96.625	96.657	4.250	96.594	96.625	96.657	6.000	100.679	100.776	100.460	
4.375	96.910	97.191	97.223	4.375	96.910	97.191	97.223	6.125	100.982	100.946	100.935	
4.500	97.428	97.460	97.491	4.500	97.428	97.460	97.491	6.250	100.782	100.829	100.626	
4.625	98.049	98.080	98.111	4.625	98.049	98.080	98.111	6.375	100.589	100.532	100.507	
4.750	98.182	98.198	98.213	4.750	98.182	98.198	98.213	6.500	100.974	100.917	100.892	
4.875	98.262	98.351	98.365	4.875	98.262	98.351	98.365	6.625	101.354	101.297	101.272	
5.000	98.686	98.775	98.789	5.000	98.686	98.775	98.789	6.750	100.887	100.781	100.743	
5.125	99.083	99.172	99.186	5.125	99.083	99.172	99.186	6.875	101.286	101.181	101.142	
5.250	99.158	99.142	99.157	5.250	99.158	99.142	99.157	7.000	101.632	101.527	101.488	
5.375	99.086	99.134	99.135	5.375	99.086	99.134	99.135	7.125	101.946	101.841	101.802	
5.500	99.444	99.493	99.493	5.500	99.444	99.493	99.493	7.250	101.200	101.053	101.000	
5.625	99.771	99.819	99.820	5.625	99.771	99.819	99.820	7.375				
5.750	98.430	98.430	98.430	5.750	98.430	98.430	98.430	7.500				
5.875	98.760	98.760	98.760	5.875	98.760	98.760	98.760	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	100.264	100.311	100.108	5.875	100.264	100.311	100.108	4.500	94.795	94.802	94.837	
6.000	100.679	100.475	100.460	6.000	100.679	100.475	100.460	4.625	95.270	95.025	95.061	
6.125	100.982	100.946	100.935	6.125	100.982	100.946	100.935	4.750	95.489	95.494	95.530	
6.250	100.782	100.829	100.626	6.250	100.782	100.829	100.626	4.875	95.521	95.506	95.520	
6.375	100.589	100.532	100.507	6.375	100.589	100.532	100.507	5.000	95.990	95.974	95.989	
6.500	100.974	100.917	100.892	6.500	100.974	100.917	100.892	5.125	96.455	96.439	96.453	
6.625	101.354	101.297	101.272	6.625	101.354	101.297	101.272	5.250	96.914	96.899	96.913	
6.750	100.887	100.781	100.743	6.750	100.887	100.781	100.743	5.375	96.252	96.252	96.252	
6.875	101.286	101.181	101.142	6.875	101.286	101.181	101.142	5.500	96.401	96.401	96.401	
7.000	101.632	101.527	101.488	7.000	101.632	101.527	101.488	5.625	96.452	96.452	96.452	
7.125	101.946	101.841	101.802	7.125	101.946	101.841	101.802	5.750	96.805	96.805	96.805	
7.250	101.200	101.053	101.000	7.250	101.200	101.053	101.000	5.875	97.135	97.135	97.135	
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	100.999	100.776	100.573	5.875	100.979	100.776	100.573	5.875	100.979	100.776	100.573	
6.000	101.284	101.330	101.127	6.000	101.284	101.330	101.127	6.000	101.284	101.330	101.127	
6.125	101.667	101.714	101.511	6.125	101.667	101.714	101.511	6.125	101.667	101.714	101.511	
6.250	102.127	101.924	101.721	6.250	102.127	101.924	101.721	6.250	102.127	101.924	101.721	
6.375	101.658	101.627	101.595	6.375	101.658	101.627	101.595	6.375	101.658	101.627	101.595	
6.500	101.912	101.881	101.850	6.500	101.912	101.881	101.850	6.500	101.912	101.881	101.850	
6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	
6.750	102.362	102.216	102.191	6.750	102.362	102.216	102.191	6.750	102.362	102.216	102.191	
6.875	102.311	101.910	101.871	6.875	102.311	101.910	101.871	6.875	102.311	101.910	101.871	
7.000	102.568	102.256	102.217	7.000	102.568	102.256	102.217	7.000	102.568	102.256	102.217	
7.125	102.664	102.570	102.531	7.125	102.664	102.570	102.531	7.125	102.664	102.570	102.531	
7.250	102.744	102.650	102.611	7.250	102.744	102.650	102.611	7.250	102.744	102.650	102.611	
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	97.428	97.460	97.491	4.500	97.428	97.460	97.491	5.875	100.264	100.311	100.108	
4.625	98.049	98.080	98.111	4.625	98.049	98.080	98.111	6.000	100.679	100.475	100.460	
4.750	98.182	98.198	98.213	4.750	98.182	98.198	98.213	6.125	100.982	100.946	100.935	
4.875	98.262	98.351	98.365	4.875	98.262	98.351	98.365	6.250	100.782	100.829	100.626	
5.000	98.686	98.775	98.789	5.000	98.686	98.775	98.789	6.375	100.589	100.532	100.507	
5.125	99.083	99.172	99.186	5.125	99.083	99.172	99					



Thursday, May 18, 2023
Effective Time:
8:20:26 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	96.168	96.201	96.232	4.500	96.168	96.201	96.232	4.500				
4.625	96.804	96.837	96.868	4.625	96.804	96.837	96.868	4.625				
4.750	97.413	97.447	97.477	4.750	97.413	97.447	97.477	4.750	97.413	97.447	97.477	
4.875	97.555	97.591	97.608	4.875	97.555	97.591	97.608	4.875	97.555	97.591	97.608	
5.000	98.735	98.750	98.766	5.000	98.735	98.750	98.766	5.000	98.735	98.750	98.766	
5.125	99.199	99.214	99.230	5.125	99.199	99.214	99.230	5.125	99.199	99.214	99.230	
5.250	99.764	99.764	99.764	5.250	99.764	99.764	99.764	5.250	99.764	99.764	99.764	
5.375	99.750	99.750	99.750	5.375	99.750	99.750	99.750	5.375	99.750	99.750	99.750	
5.500	100.148	100.148	100.148	5.500	100.148	100.148	100.148	5.500	100.148	100.148	100.148	
5.625	100.566	100.566	100.566	5.625	100.566	100.566	100.566	5.625	100.566	100.566	100.566	
5.750	101.174	100.971	101.018	5.750	101.174	100.971	101.018	5.750	101.174	100.971	101.018	
5.875	100.979	100.776	100.573	5.875	100.979	100.776	100.573	5.875	100.979	100.776	100.573	
6.000	101.284	101.080	101.127	6.000	101.284	101.080	101.127	6.000	101.284	101.080	101.127	
6.125	101.667	101.464	101.511	6.125	101.667	101.464	101.511	6.125	101.667	101.464	101.511	
6.250	101.877	101.924	101.721	6.250	101.877	101.924	101.721	6.250	101.877	101.924	101.721	
6.375	101.408	101.377	101.345	6.375	101.408	101.377	101.345	6.375	101.408	101.377	101.345	
6.500	101.912	101.631	101.600	6.500	101.912	101.631	101.600	6.500	101.912	101.631	101.600	
6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	
6.750	102.362	102.046	102.007	6.750	102.362	102.046	102.007	6.750	102.362	102.046	102.007	
6.875	102.311	101.882	101.698	6.875	102.311	101.882	101.698	6.875	102.311	101.882	101.698	
7.000	102.568	102.138	102.002	7.000	102.568	102.138	102.002	7.000	102.568	102.138	102.002	
7.125	102.462	102.365	102.294	7.125	102.462	102.365	102.294	7.125	102.462	102.365	102.294	
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	89.570	89.632	89.702	2.875	89.570	89.632	89.702	4.625				
3.000	90.080	90.142	90.212	3.000	90.080	90.142	90.212	4.750				
3.125	90.588	90.651	90.721	3.125	90.588	90.651	90.721	4.875				
3.250	92.237	92.243	92.299	3.250	92.237	92.243	92.299	5.000				
3.375	92.743	92.750	92.806	3.375	92.743	92.750	92.806	5.125				
3.500	93.526	93.524	93.557	3.500	93.526	93.524	93.557	5.250	98.027	98.027	98.027	
3.625	94.014	94.013	94.053	3.625	94.014	94.013	94.053	5.375	98.597	98.562	98.565	
3.750	94.503	94.501	94.530	3.750	94.503	94.501	94.530	5.500	98.904	99.120	99.122	
3.875	95.263	95.294	95.325	3.875	95.263	95.294	95.325	5.625	99.615	99.580	99.583	
4.000	95.664	95.695	95.726	4.000	95.664	95.695	95.726	5.750	100.229	100.026	99.823	
4.125	95.997	96.028	96.060	4.125	95.997	96.028	96.060	5.875	100.264	100.311	100.108	
4.250	96.594	96.625	96.657	4.250	96.594	96.625	96.657	6.000	100.679	100.475	100.350	
4.375	96.910	96.941	96.973	4.375	96.910	96.941	96.973	6.125	100.972	100.769	100.751	
4.500	97.428	97.460	97.491	4.500	97.428	97.460	97.491	6.250	100.782	100.829	100.626	
4.625	97.799	97.830	97.861	4.625	97.799	97.830	97.861	6.375	100.624	100.587	100.561	
4.750	98.182	98.198	98.213	4.750	98.182	98.198	98.213	6.500	100.941	100.904	100.879	
4.875	98.219	98.241	98.255	4.875	98.219	98.241	98.255	6.625	101.218	101.181	101.156	
5.000	98.529	98.618	98.632	5.000	98.529	98.618	98.632	6.750	100.952	100.617	100.578	
5.125	98.875	98.964	98.978	5.125	98.875	98.964	98.978	6.875	101.052	100.966	100.927	
5.250	99.158	99.142	99.157	5.250	99.158	99.142	99.157	7.000	101.355	101.270	101.231	
5.375	98.955	99.004	99.004	5.375	98.955	99.004	99.004	7.125	101.633	101.548	101.509	
5.500	99.270	99.319	99.319	5.500	99.270	99.319	99.319	7.250				
5.625	99.558	99.607	99.607	5.625	99.558	99.607	99.607	7.375				
5.750	98.430	98.430	98.430	5.750	98.430	98.430	98.430	7.500				
5.875	98.760	98.760	98.760	5.875	98.760	98.760	98.760	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	100.264	100.311	100.108	5.875	100.264	100.311	100.108	4.500	94.546	94.552	94.587	
6.000	100.679	100.475	100.350	6.000	100.679	100.475	100.350	4.625	95.020	95.025	95.061	
6.125	100.972	100.769	100.751	6.125	100.972	100.769	100.751	4.750	95.489	95.494	95.530	
6.250	100.782	100.829	100.626	6.250	100.782	100.829	100.626	4.875	95.521	95.506	95.520	
6.375	100.624	100.587	100.561	6.375	100.624	100.587	100.561	5.000	95.990	95.974	95.989	
6.500	100.941	100.904	100.879	6.500	100.941	100.904	100.879	5.125	96.455	96.439	96.453	
6.625	101.218	101.181	101.156	6.625	101.218	101.181	101.156	5.250	96.914	96.899	96.913	
6.750	100.952	100.617	100.578	6.750	100.952	100.617	100.578	5.375	96.252	96.252	96.252	
6.875	101.052	100.966	100.927	6.875	101.052	100.966	100.927	5.500	96.401	96.401	96.401	
7.000	101.355	101.270	101.231	7.000	101.355	101.270	101.231	5.625	96.452	96.452	96.452	
7.125	101.633	101.548	101.509	7.125	101.633	101.548	101.509	5.750	96.805	96.805	96.805	
7.250				7.250				5.875	97.135	97.135	97.135	
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	100.979	100.776	100.573	5.875	100.979	100.776	100.573	5.875	100.264	100.311	100.108	
6.000	101.284	101.080	101.127	6.000	101.284	101.080	101.127	6.000	100.679	100.475	100.350	
6.125	101.667	101.464	101.511	6.125	101.667	101.464	101.511	6.125	100.972	100.769	100.751	
6.250	101.877	101.924	101.721	6.250	101.877	101.924	101.721	6.250	100.782	100.829	100.626	
6.375	101.408	101.377	101.345	6.375	101.408	101.377	101.345	6.375	100.624	100.587	100.561	
6.500	101.912	101.631	101.600	6.500	101.912	101.631	101.600	6.500	100.941	100.904	100.879	
6.625	102.178	102.146	102.115	6.625	102.178	102.146	102.115	6.625	101.218	101.181	101.156	
6.750	102.362	102.046	102.007	6.750	102.362	102.046	102.007	6.750	100.952	100.617	100.578	
6.875	102.311	101.882	101.698	6.875	102.311	101.882	101.698	6.875	101.052	100.966	100.927	
7.000	102.568	102.138	102.002	7.000	102.568	102.138	102.002	7.000	101.355	101.270	101.231	
7.125	102.462	102.365	102.294	7.125	102.462	102.365	102.294	7.125	101.633	101.548	101.509	
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	97.428	97.460	97.491	4.500	97.428	97.460	97.491	5.875	100.264	100.311	100.108	
4.625	97.799	97.830	97.861	4.625	97.799	97.830	97.861	6.000	100.679	100.475	100.350	
4.750	98.182	98.198	98.213	4.750	98.182	98.198	98.213	6.125	100.972	100.769	100.751	
4.875	98.219	98.241	98.255	4.875	98.219	98.241	98.255	6.250	100.782	100.829	100.626	
5.000	98.529	98.618	98.632	5.000	98.529	98.618	98.632	6.375	100.624	100.587	1	