



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

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

Friday, May 19, 2023
Effective Time:
8:22:57 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	40 Day
4.500				4.500				5.000	95.715	95.783	95.809	
4.625				4.625				5.125	96.903	96.912	96.921	
4.750	93.908	93.908	93.858	4.750	93.908	93.908	93.858	5.250	97.496	97.481	97.473	
4.875	94.773	94.773	94.723	4.875	94.773	94.773	94.723	5.375	98.116	98.101	98.093	
5.000	95.521	95.643	95.652	5.000	95.521	95.643	95.652	5.500	98.411	98.646	98.638	
5.125	96.206	96.271	96.278	5.125	96.206	96.271	96.278	5.625	98.802	99.038	99.030	
5.250	96.804	96.888	96.888	5.250	96.804	96.888	96.888	5.750	99.213	99.191	99.176	
5.375	97.311	97.337	97.333	5.375	97.311	97.337	97.333	5.875	99.735	99.713	99.698	
5.500	98.044	98.030	98.022	5.500	98.044	98.030	98.022	6.000	99.905	99.883	99.868	
5.625	98.509	98.506	98.501	5.625	98.509	98.506	98.501	6.125	100.220	100.447	100.433	
5.750	98.637	98.648	98.633	5.750	98.637	98.648	98.633	6.250	100.528	100.490	100.461	
5.875	99.174	99.152	99.137	5.875	99.174	99.152	99.137	6.375	100.979	100.942	100.913	
6.000	99.713	99.690	99.676	6.000	99.713	99.690	99.676	6.500	101.364	101.326	101.297	
6.125	100.051	100.028	100.014	6.125	100.051	100.028	100.014	6.625	101.672	101.635	101.606	
6.250	100.073	100.066	100.053	6.250	100.073	100.066	100.053	6.750	101.952	101.929	101.917	
6.375	100.546	100.508	100.479	6.375	100.546	100.508	100.479	6.875	101.772	101.718	101.667	
6.500	100.992	100.954	100.925	6.500	100.992	100.954	100.925	7.000	102.147	102.093	102.042	
6.625	101.273	101.235	101.206	6.625	101.273	101.235	101.206	7.125	102.196	102.159	102.122	
6.750	101.268	101.244	101.216	6.750	101.268	101.244	101.216	7.250	102.271	102.224	102.174	
6.875	101.664	101.610	101.559	6.875	101.664	101.610	101.559	7.375	102.119	102.109	102.058	
7.000	102.091	102.038	101.986	7.000	102.091	102.038	101.986	7.500	102.408	102.401	102.354	
7.125	102.339	102.286	102.234	7.125	102.339	102.286	102.234	7.625	102.657	102.649	102.600	
7.250	102.271	102.224	102.174	7.250	102.271	102.224	102.174	7.750				
7.375	102.696	102.627	102.555	7.375	102.696	102.627	102.555	7.875				
7.500	103.119	103.050	102.978	7.500	103.119	103.050	102.978	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	40 Day
3.990	94.754	94.754	94.754	3.990								
4.000	94.789	94.789	94.789	4.000	94.008	93.994	93.980					
4.125	95.175	95.175	95.175	4.125	94.521	94.507	94.493					
4.250	96.291	96.310	96.345	4.250	96.063	96.063	96.102					
4.375	96.782	96.801	96.840	4.375	96.680	96.680	96.630					
4.500	97.140	97.160	97.212	4.500	96.941	96.941	96.891					
4.625	97.197	97.242	97.262	4.625	96.978	97.022	97.045					
4.750	97.935	97.940	97.976	4.750	97.685	97.690	97.726					
4.875	98.446	98.451	98.487	4.875	98.196	98.201	98.237					
5.000	98.796	98.802	98.837	5.000	98.546	98.552	98.587					
5.125	98.738	98.730	98.751	5.125	98.738	98.730	98.751					
5.250	99.247	99.238	99.259	5.250	98.997	98.988	99.009					
5.375	99.700	99.691	99.712	5.375	99.450	99.441	99.462					
5.500	99.988	99.979	100.001	5.500	99.738	99.729	99.751					
5.625	99.850	99.827	99.834	5.625	99.850	99.827	99.834					
5.750	100.331	100.308	100.315	5.750	100.081	100.058	100.065					
5.875	100.764	100.742	100.749	5.875	100.514	100.492	100.499					
6.000	101.045	101.022	101.029	6.000	100.795	100.772	100.779					
6.125	100.706	100.683	100.690	6.125	100.706	100.683	100.690					
6.250	101.176	101.153	101.161	6.250	101.176	101.153	101.161					

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	40 Day
5.750	98.406	98.459	98.443	5.625	97.610	97.588	97.574	4.125	94.893	94.892	94.920	
5.875	98.824	98.831	98.812	5.750	98.175	98.153	98.138	4.250	95.372	95.370	95.399	
6.000	99.315	99.293	99.278	5.875	98.696	98.674	98.660	4.375	95.834	95.833	95.861	
6.125	99.627	99.605	99.591	6.000	99.085	99.063	99.049	4.500	96.221	96.220	96.248	
6.250	99.792	99.800	99.769	6.125	99.331	99.309	99.295	4.625	95.489	95.494	95.530	
6.375	100.234	100.196	100.167	6.250	99.581	99.543	99.514	4.750	96.063	96.054	96.075	
6.500	100.637	100.599	100.570	6.375	100.032	99.994	99.965	4.875	96.506	96.497	96.518	
6.625	100.893	100.855	100.826	6.500	100.374	100.336	100.307	5.000	96.928	96.919	96.940	
6.750	100.945	100.892	100.840	6.625	100.578	100.540	100.511	5.125	97.337	97.328	97.349	
6.875	101.357	101.303	101.252	6.750	100.716	100.662	100.611	5.250	97.782	97.773	97.795	
7.000	101.744	101.691	101.639	6.875	101.134	101.081	101.029	5.375	98.182	98.174	98.195	
7.125	101.970	101.917	101.865	7.000	101.456	101.403	101.351	5.500	98.448	98.439	98.461	
7.250	101.478	101.415	101.339	7.125	101.652	101.599	101.547	5.625	98.418	98.395	98.402	
7.375	101.578	101.509	101.438	7.250	100.939	100.870	100.798	5.750	98.839	98.816	98.823	
7.500	101.086	101.081	100.983	7.375	99.632	99.622	99.448	5.875	99.218	99.195	99.202	
7.625	101.264	101.258	101.158	7.500	99.832	99.825	99.649	6.000	99.448	99.425	99.432	

Conventional Fixed Adjustments

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

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

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

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



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

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

Friday, May 19, 2023
Effective Time:
8:22:57 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	95.667	95.577	95.480	5.125	96.584	96.743	96.646	5.875	98.161	98.070	97.973	
4.750	96.206	96.115	96.018	5.250	97.204	97.114	97.017	6.000	98.415	98.324	98.227	
4.875	96.565	96.475	96.378	5.375	97.564	97.473	97.376	6.125	98.684	98.593	98.496	
5.000	96.908	96.817	96.720	5.500	97.895	97.804	97.707	6.250	98.753	98.663	98.566	
5.125	97.244	97.168	97.105	5.625	98.213	98.123	98.026	6.375	98.918	98.855	98.793	
5.250	97.699	97.636	97.573	5.750	98.498	98.424	98.361	6.500	99.112	99.049	98.986	
5.375	98.023	97.960	97.897	5.875	98.872	98.809	98.746	6.625	99.556	99.493	99.430	
5.500	98.346	98.283	98.220	6.000	99.095	99.032	98.969	6.750	99.445	99.382	99.320	
5.625	98.529	98.466	98.403	6.125	99.492	99.429	99.366	6.875	99.896	99.833	99.771	
5.750	98.863	98.800	98.737	6.250	99.385	99.322	99.259	7.000	100.353	100.290	100.227	
5.875	99.196	99.133	99.070	6.375	99.444	99.381	99.318	7.125	100.438	100.375	100.312	
6.000	99.277	99.214	99.151	6.500	99.425	99.362	99.299					
6.125	99.433	99.370	99.307	6.625	99.659	99.596	99.533					
6.250	99.379	99.316	99.253	6.750	99.730	99.667	99.604					
6.375	99.579	99.516	99.453	6.875	99.972	99.909	99.846					
6.500	99.640	99.577	99.514	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	95.550	95.487	95.424	4.875	91.503	91.412	91.315	5.750	97.474	97.411	97.348	
4.875	95.911	95.848	95.785	5.000	95.535	95.472	95.409	5.875	97.546	97.483	97.420	
5.000	96.269	96.206	96.143	5.125	95.957	95.894	95.831	6.000	97.799	97.736	97.673	
5.125	96.877	96.814	96.751	5.250	96.380	96.317	96.254	6.125	98.049	97.986	97.923	
5.250	97.344	97.281	97.218	5.375	96.802	96.739	96.676	6.250	98.302	98.239	98.176	
5.375	97.668	97.605	97.542	5.500	97.356	97.293	97.230	6.375	98.563	98.500	98.437	
5.500	97.991	97.928	97.865	5.625	97.745	97.682	97.619	6.500	99.007	98.944	98.881	
5.625	98.174	98.111	98.048	5.750	98.132	98.069	98.006	6.625	99.451	99.388	99.325	
5.750	98.508	98.445	98.382	5.875	98.518	98.455	98.392	6.750	99.340	99.277	99.214	
5.875	98.841	98.778	98.715	6.000	98.740	98.677	98.614	6.875	99.792	99.729	99.666	
6.000	99.173	99.110	99.047	6.125	99.137	99.074	99.011	7.000	100.248	100.185	100.122	
6.125	99.078	99.015	98.952	6.250	99.030	98.967	98.904	7.125	100.333	100.270	100.207	
6.250	99.274	99.211	99.148	6.375	99.090	99.027	98.964					
6.375	99.474	99.411	99.348	6.500	99.320	99.257	99.194					
6.500	99.535	99.472	99.409									
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

Friday, May 19, 2023
Effective Time:
8:22:57 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	99.959	99.936	99.922	6.000	99.959	99.936	99.922	4.250				
6.125	100.252	100.230	100.215	6.125	100.252	100.230	100.215	4.375				
6.250	100.320	100.282	100.254	6.250	100.320	100.282	100.254	4.500				
6.375	100.807	100.770	100.741	6.375	100.807	100.770	100.741	4.625				
6.500	101.234	101.197	101.168	6.500	101.234	101.197	101.168	4.750				
6.625	101.480	101.443	101.414	6.625	101.480	101.443	101.414	4.875				
6.750	101.469	101.415	101.364	6.750	101.469	101.415	101.364	5.000				
6.875	101.922	101.868	101.817	6.875	101.922	101.868	101.817	5.125				
7.000	102.329	102.276	102.224	7.000	102.329	102.276	102.224	5.250				
7.125	102.560	102.507	102.455	7.125	102.560	102.507	102.455	5.375				
7.250	102.512	102.443	102.371	7.250	102.512	102.443	102.371	5.500				
7.375	102.702	102.633	102.561	7.375	102.702	102.633	102.561	5.625				
7.500	103.114	103.044	102.973	7.500	103.114	103.044	102.973	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

Friday, May 19, 2023

Effective Time:

8:22:57 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	98.856	98.856	98.851	5.875				4.125				
6.000	99.329	99.329	99.324	6.000				4.250				
6.125	99.677	99.669	99.657	6.125				4.375				
6.250	100.073	99.816	99.803	6.250				4.500				
6.375	100.245	100.237	100.225	6.375				4.625				
6.500	100.646	100.638	100.625	6.500				4.750				
6.625	100.921	100.913	100.900	6.625				4.875				
6.750	101.268	101.244	100.966	6.750				5.000				
6.875	101.599	101.326	101.298	6.875				5.125				
7.000	101.703	101.680	101.652	7.000				5.250				
7.125	101.946	101.909	101.872	7.125				5.375				
7.250	102.021	101.974	101.924	7.250				5.500				
7.375	-0.800	-0.800	-0.800	7.375				5.625				
7.500	-0.800	-0.800	-0.800	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

Friday, May 19, 2023
Effective Time:
8:22:57 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	95.996	96.061	96.068	2.125				2.125				
5.250	96.585	96.678	96.678	2.250				2.250				
5.375	97.010	97.127	97.123	2.375				2.375				
5.500	97.469	97.603	97.597	2.500				2.500				
5.625	98.009	98.145	98.139	2.625				2.625				
5.750	98.366	98.438	98.423	2.750				2.750				
5.875	98.716	98.815	98.796	2.875				2.875				
6.000	99.101	99.214	99.193	3.000				3.000				
6.125	99.542	99.655	99.634	3.125				3.125				
6.250	99.759	99.811	99.780	3.250				3.250				
6.375	100.071	100.146	100.112	3.375				3.375				
6.500	100.396	100.483	100.447	3.500				3.500				
6.625	100.858	100.945	100.908	3.625				3.625				
6.750	100.930	100.959	100.913	3.750				3.750				
6.875	101.154	101.202	101.152	3.875				3.875				
7.000	101.453	101.512	101.460	4.000				4.000				
7.125	101.792	101.848	101.796	4.125				4.125				
7.250	101.901	101.908	101.847	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



Friday, May 19, 2023
Effective Time:
8:22:57 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	96.484	96.552	96.579	4.750	96.484	96.552	96.579	4.750	96.484	96.552	96.579	
4.875	97.035	97.090	97.102	4.875	97.035	97.090	97.102	4.875	97.035	97.090	97.102	
5.000	98.294	98.310	98.325	5.000	98.294	98.310	98.325	5.000	98.294	98.310	98.325	
5.125	98.758	98.773	98.789	5.125	98.758	98.773	98.789	5.125	98.758	98.773	98.789	
5.250	99.375	99.375	99.375	5.250	99.375	99.375	99.375	5.250	99.375	99.375	99.375	
5.375	99.402	99.402	99.402	5.375	99.402	99.402	99.402	5.375	99.402	99.402	99.402	
5.500	99.800	99.800	99.800	5.500	99.800	99.800	99.800	5.500	99.800	99.800	99.800	
5.625	100.208	100.208	100.208	5.625	100.208	100.208	100.208	5.625	100.208	100.208	100.208	
5.750	100.873	100.670	100.717	5.750	100.873	100.670	100.717	5.750	100.873	100.670	100.717	
5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	
6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	
6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	
6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	
6.375	101.556	101.517	101.478	6.375	101.556	101.517	101.478	6.375	101.556	101.517	101.478	
6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	
6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	
6.750	102.358	102.522	102.436	6.750	102.358	102.522	102.436	6.750	102.358	102.522	102.436	
6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	
7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	
7.125	102.539	102.499	102.456	7.125	102.539	102.499	102.456	7.125	102.539	102.499	102.456	
7.250	102.761	102.669	102.607	7.250	102.761	102.669	102.607	7.250	102.761	102.669	102.607	
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	88.614	88.715	88.780	2.750	88.614	88.715	88.780	4.500				
2.875	89.111	89.212	89.278	2.875	89.111	89.212	89.278	4.625				
3.000	89.608	89.709	89.775	3.000	89.608	89.709	89.775	4.750	95.545	95.579	95.592	
3.125	90.106	90.207	90.272	3.125	90.106	90.207	90.272	4.875	96.408	96.443	96.455	
3.250	91.841	91.917	91.969	3.250	91.841	91.917	91.969	5.000	97.041	97.076	97.088	
3.375	92.338	92.414	92.466	3.375	92.338	92.414	92.466	5.125	97.571	97.605	97.618	
3.500	93.275	93.259	93.273	3.500	93.275	93.259	93.273	5.250	97.889	97.889	97.889	
3.625	93.763	93.748	93.762	3.625	93.763	93.748	93.762	5.375	98.213	98.229	98.227	
3.750	94.002	93.986	94.000	3.750	94.002	93.986	94.000	5.500	98.777	98.543	98.541	
3.875	94.813	94.852	94.891	3.875	94.813	94.852	94.891	5.625	99.317	99.083	99.331	
4.000	95.214	95.253	95.292	4.000	95.214	95.253	95.292	5.750	99.929	99.725	99.522	
4.125	95.575	95.587	95.626	4.125	95.575	95.587	95.626	5.875	100.233	100.030	99.827	
4.250	96.332	96.371	96.410	4.250	96.332	96.371	96.410	6.000	100.428	100.278	100.262	
4.375	96.648	96.687	96.726	4.375	96.648	96.687	96.726	6.125	100.754	100.756	100.741	
4.500	97.166	97.205	97.244	4.500	97.166	97.205	97.244	6.250	100.761	100.558	100.355	
4.625	97.537	97.576	97.615	4.625	97.537	97.576	97.615	6.375	100.497	100.479	100.450	
4.750	97.839	97.855	97.871	4.750	97.839	97.855	97.871	6.500	100.891	100.874	100.845	
4.875	97.895	97.992	98.002	4.875	97.895	97.992	98.002	6.625	101.271	101.254	101.225	
5.000	98.325	98.421	98.431	5.000	98.325	98.421	98.431	6.750	100.898	100.847	100.804	
5.125	98.728	98.824	98.834	5.125	98.728	98.824	98.834	6.875	101.151	101.100	101.057	
5.250	98.955	98.946	98.967	5.250	98.955	98.946	98.967	7.000	101.502	101.451	101.408	
5.375	98.803	98.906	98.902	5.375	98.803	98.906	98.902	7.125	101.821	101.770	101.727	
5.500	99.170	99.273	99.269	5.500	99.170	99.273	99.269	7.250	101.008	100.931	100.874	
5.625	99.504	99.607	99.603	5.625	99.504	99.607	99.603	7.375				
5.750	98.445	98.445	98.445	5.750	98.445	98.445	98.445	7.500				
5.875	98.776	98.776	98.776	5.875	98.776	98.776	98.776	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	100.233	100.030	99.827	5.875	100.233	100.030	99.827	4.500	94.322	94.327	94.363	
6.000	100.428	100.278	100.262	6.000	100.428	100.278	100.262	4.625	94.797	94.802	94.838	
6.125	100.754	100.756	100.741	6.125	100.754	100.756	100.741	4.750	95.268	95.273	95.309	
6.250	100.761	100.558	100.355	6.250	100.761	100.558	100.355	4.875	95.312	95.303	95.324	
6.375	100.497	100.479	100.450	6.375	100.497	100.479	100.450	5.000	95.782	95.773	95.795	
6.500	100.891	100.874	100.845	6.500	100.891	100.874	100.845	5.125	96.249	96.240	96.261	
6.625	101.271	101.254	101.225	6.625	101.271	101.254	101.225	5.250	96.711	96.702	96.724	
6.750	100.898	100.847	100.804	6.750	100.898	100.847	100.804	5.375	96.032	96.024	96.016	
6.875	101.151	101.100	101.057	6.875	101.151	101.100	101.057	5.500	96.181	96.173	96.165	
7.000	101.502	101.451	101.408	7.000	101.502	101.451	101.408	5.625	96.231	96.223	96.216	
7.125	101.821	101.770	101.727	7.125	101.821	101.770	101.727	5.750	96.820	96.820	96.820	
7.250	101.008	100.931	100.874	7.250	101.008	100.931	100.874	5.875	97.151	97.151	97.151	
7.375				7.375				6.000				
7.500				7.500				6.125	97.780	97.780	97.780	
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	100.698	100.495	100.542	5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	
6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	
6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	
6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	
6.375	101.556	101.517	101.478	6.375	101.556	101.517	101.478	6.375	101.556	101.517	101.478	
6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	
6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	
6.750	102.358	102.522	102.436	6.750	102.358	102.522	102.436	6.750	102.358	102.522	102.436	
6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	
7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	
7.125	102.539	102.499	102.456	7.125	102.539	102.499	102.456	7.125	102.539	102.499	102.456	
7.250	102.761	102.669	102.607	7.250	102.761	102.669	102.607	7.250	102.761	102.669	102.607	
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	97.166	97.205	97.244	4.500	97.166	97.205	97.244	5.875	100.233	100.030	99.827	
4.625	97.537	97.576	97.615	4.625	97.537	97.576	97.615	6.000	100.428	100.278	100.262	
4.750	97.839	97.855	97.871	4.750	97.839	97.855	97.871					



Friday, May 19, 2023
Effective Time:
8:22:57 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	95.650	95.738	95.764	4.500	95.650	95.738	95.764	4.500				
4.625	96.284	96.372	96.399	4.625	96.284	96.372	96.399	4.625				
4.750	96.792	96.880	96.906	4.750	96.792	96.880	96.906	4.750	96.792	96.880	96.906	
4.875	97.085	97.160	97.172	4.875	97.085	97.160	97.172	4.875	97.085	97.160	97.172	
5.000	98.294	98.310	98.325	5.000	98.294	98.310	98.325	5.000	98.294	98.310	98.325	
5.125	98.758	98.773	98.789	5.125	98.758	98.773	98.789	5.125	98.758	98.773	98.789	
5.250	99.375	99.375	99.375	5.250	99.375	99.375	99.375	5.250	99.375	99.375	99.375	
5.375	99.402	99.402	99.402	5.375	99.402	99.402	99.402	5.375	99.402	99.402	99.402	
5.500	99.800	99.800	99.800	5.500	99.800	99.800	99.800	5.500	99.800	99.800	99.800	
5.625	100.208	100.208	100.208	5.625	100.208	100.208	100.208	5.625	100.208	100.208	100.208	
5.750	100.873	100.670	100.717	5.750	100.873	100.670	100.717	5.750	100.873	100.670	100.717	
5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	
6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	
6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	
6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	
6.375	101.306	101.267	101.228	6.375	101.306	101.267	101.228	6.375	101.306	101.267	101.228	
6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	
6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	
6.750	102.358	102.272	102.436	6.750	102.358	102.272	102.436	6.750	102.358	102.272	102.436	
6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	
7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	
7.125	102.513	102.421	102.358	7.125	102.513	102.421	102.358	7.125	102.513	102.421	102.358	
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	89.107	89.208	89.273	2.875	89.107	89.208	89.273	4.625				
3.000	89.616	89.717	89.783	3.000	89.616	89.717	89.783	4.750				
3.125	90.124	90.225	90.290	3.125	90.124	90.225	90.290	4.875				
3.250	91.821	91.897	91.949	3.250	91.821	91.897	91.949	5.000				
3.375	92.327	92.403	92.455	3.375	92.327	92.403	92.455	5.125				
3.500	93.275	93.259	93.273	3.500	93.275	93.259	93.273	5.250	97.639	97.639	97.639	
3.625	93.763	93.748	93.762	3.625	93.763	93.748	93.762	5.375	98.237	98.023	98.021	
3.750	94.002	93.986	94.000	3.750	94.002	93.986	94.000	5.500	98.546	98.582	98.580	
3.875	94.813	94.852	94.891	3.875	94.813	94.852	94.891	5.625	99.262	99.297	99.296	
4.000	95.214	95.253	95.292	4.000	95.214	95.253	95.292	5.750	99.928	99.725	99.522	
4.125	95.575	95.587	95.626	4.125	95.575	95.587	95.626	5.875	99.983	100.030	99.827	
4.250	96.332	96.371	96.410	4.250	96.332	96.371	96.410	6.000	100.428	100.224	100.173	
4.375	96.648	96.687	96.726	4.375	96.648	96.687	96.726	6.125	100.751	100.604	100.589	
4.500	97.166	96.955	96.994	4.500	97.166	96.955	96.994	6.250	100.761	100.558	100.355	
4.625	97.537	97.576	97.615	4.625	97.537	97.576	97.615	6.375	100.549	100.552	100.523	
4.750	97.839	97.855	97.871	4.750	97.839	97.855	97.871	6.500	100.881	100.634	100.604	
4.875	97.877	97.892	97.908	4.875	97.877	97.892	97.908	6.625	101.149	100.902	100.873	
5.000	98.175	98.271	98.282	5.000	98.175	98.271	98.282	6.750	100.795	100.710	100.639	
5.125	98.529	98.625	98.635	5.125	98.529	98.625	98.635	6.875	100.917	100.885	100.842	
5.250	98.955	98.946	98.967	5.250	98.955	98.946	98.967	7.000	101.226	101.195	101.152	
5.375	98.926	98.779	98.775	5.375	98.926	98.779	98.775	7.125	101.509	101.478	101.435	
5.500	98.998	99.101	99.097	5.500	98.998	99.101	99.097	7.250				
5.625	99.292	99.395	99.391	5.625	99.292	99.395	99.391	7.375				
5.750	98.445	98.445	98.445	5.750	98.445	98.445	98.445	7.500				
5.875	98.776	98.776	98.776	5.875	98.776	98.776	98.776	7.625				
6.000				6.000				7.750				
VA 25 Yr Fixed High Balance				VA 20 Yr Fixed High Balance				VA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.983	100.030	99.827	5.875	99.983	100.030	99.827	4.500	94.322	94.327	94.363	
6.000	100.428	100.224	100.173	6.000	100.428	100.224	100.173	4.625	94.797	94.802	94.838	
6.125	100.751	100.604	100.589	6.125	100.751	100.604	100.589	4.750	95.268	95.273	95.309	
6.250	100.761	100.558	100.355	6.250	100.761	100.558	100.355	4.875	95.312	95.303	95.324	
6.375	100.549	100.552	100.523	6.375	100.549	100.552	100.523	5.000	95.782	95.773	95.795	
6.500	100.881	100.634	100.604	6.500	100.881	100.634	100.604	5.125	96.249	96.240	96.261	
6.625	101.149	100.902	100.873	6.625	101.149	100.902	100.873	5.250	96.711	96.702	96.724	
6.750	100.795	100.710	100.639	6.750	100.795	100.710	100.639	5.375	96.032	96.024	96.016	
6.875	100.917	100.885	100.842	6.875	100.917	100.885	100.842	5.500	96.181	96.173	96.165	
7.000	101.226	101.195	101.152	7.000	101.226	101.195	101.152	5.625	96.231	96.223	96.216	
7.125	101.509	101.478	101.435	7.125	101.509	101.478	101.435	5.750	96.820	96.820	96.820	
7.250				7.250				5.875	97.151	97.151	97.151	
7.375				7.375				6.000				
7.500				7.500				6.125	97.780	97.780	97.780	
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	100.698	100.495	100.542	5.875	100.698	100.495	100.542	5.875	100.698	100.495	100.542	
6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	6.000	101.033	101.079	100.876	
6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	6.125	101.446	101.493	101.290	
6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	6.250	101.856	101.653	101.450	
6.375	101.306	101.267	101.228	6.375	101.306	101.267	101.228	6.375	101.306	101.267	101.228	
6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	6.500	101.811	101.772	101.732	
6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	6.625	102.096	102.057	102.018	
6.750	102.358	102.272	102.436	6.750	102.358	102.272	102.436	6.750	102.358	102.272	102.436	
6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	6.875	102.308	102.222	102.136	
7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	7.000	102.564	102.478	102.393	
7.125	102.513	102.421	102.358	7.125	102.513	102.421	102.358	7.125	102.513	102.421	102.358	
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	97.166	96.955	96.994	4.500	97.166	96.955	96.994	5.875	99.983	100.030	99.827	
4.625	97.537	97.576	97.615	4.625	97.537	97.576	97.615	6.000	100.428	100.224	100.173	
4.750	97.839	97.855	97.871	4.750	97.839	97.855	97.871	6.125	100.751	100.604	100.589	
4.875	97.877	97.892	97.908	4.875	97.877	97.892	97.908	6.250	100.761	100.558	100.355	
5.000	98.175	98.271	98.282	5.000	98.175	98.271	98.282	6.375	100.549	100.552	100.523	
5.125	98.529	98.625	98.635	5.125	98.529	98.625	98.635	6.500	100.881	100.634	100.604	
5.250	98.955	98.946	98.967	5.250	98.955	98.946	98.967	6.625	101.149	100.902	100.873	
5.375	98.926	98.779	98.775	5.375	98.926							