



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

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

Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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	95.660	95.773	95.707	
4.625				4.625				5.125	96.799	96.801	95.782	
4.750	93.787	93.787	93.737	4.750	93.787	93.787	93.737	5.250	97.411	97.404	97.378	
4.875	94.648	94.398	94.348	4.875	94.648	94.398	94.348	5.375	98.031	98.024	97.998	
5.000	95.453	95.629	95.549	5.000	95.453	95.629	95.549	5.500	98.337	98.581	98.555	
5.125	96.130	96.018	96.188	5.125	96.130	96.018	96.188	5.625	98.740	98.983	98.957	
5.250	96.720	96.835	96.791	5.250	96.720	96.835	96.791	5.750	99.125	99.103	99.071	
5.375	97.143	97.291	97.242	5.375	97.143	97.291	97.242	5.875	99.437	99.665	99.632	
5.500	97.971	97.965	97.938	5.500	97.971	97.965	97.938	6.000	99.864	100.092	100.059	
5.625	98.446	98.440	98.414	5.625	98.446	98.440	98.414	6.125	100.421	100.399	100.366	
5.750	98.494	98.532	98.485	5.750	98.494	98.532	98.485	6.250	100.456	100.418	100.372	
5.875	99.096	99.074	99.041	5.875	99.096	99.074	99.041	6.375	100.919	100.881	100.835	
6.000	99.646	99.624	99.591	6.000	99.646	99.624	99.591	6.500	101.307	101.269	101.224	
6.125	100.002	99.980	99.947	6.125	100.002	99.980	99.947	6.625	101.610	101.572	101.527	
6.250	99.983	99.945	99.899	6.250	99.983	99.945	99.899	6.750	101.467	101.429	101.381	
6.375	100.482	100.444	100.399	6.375	100.482	100.444	100.399	6.875	101.888	101.850	101.783	
6.500	100.935	100.897	100.851	6.500	100.935	100.897	100.851	7.000	102.265	102.227	102.159	
6.625	101.210	101.173	101.127	6.625	101.210	101.173	101.127	7.125	102.119	102.081	102.054	
6.750	101.166	101.128	101.065	6.750	101.166	101.128	101.065	7.250	102.185	102.107	102.040	
6.875	101.623	101.585	101.517	6.875	101.623	101.585	101.517	7.375	101.939	101.968	101.924	
7.000	102.053	102.015	101.947	7.000	102.053	102.015	101.947	7.500	102.228	102.269	102.224	
7.125	102.301	102.263	102.195	7.125	102.301	102.263	102.195	7.625	102.481	102.520	102.475	
7.250	102.264	102.211	102.124	7.250	102.264	102.211	102.124	7.750				
7.375	102.701	102.648	102.560	7.375	102.701	102.648	102.560	7.875				
7.500	103.126	103.073	102.985	7.500	103.126	103.073	102.985	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	94.538	94.538	94.536	3.990								
4.000	94.569	94.569	94.567	4.000	93.841	93.827	93.810					
4.125	94.957	94.957	94.955	4.125	94.300	94.286	94.269					
4.250	95.144	95.248	95.273	4.250	95.928	96.001	96.029					
4.375	95.639	95.746	95.772	4.375	96.534	96.534	96.484					
4.500	96.999	97.123	97.151	4.500	96.795	96.795	96.745					
4.625	97.104	97.188	97.199	4.625	96.883	96.970	96.981					
4.750	97.800	97.799	97.800	4.750	97.550	97.799	97.800					
4.875	98.311	98.310	98.311	4.875	98.061	98.060	98.061					
5.000	98.676	98.675	98.676	5.000	98.426	98.425	98.426					
5.125	98.660	98.644	98.634	5.125	98.660	98.644	98.634					
5.250	99.176	99.160	99.149	5.250	98.926	98.910	98.899					
5.375	99.637	99.622	99.611	5.375	99.387	99.372	99.361					
5.500	99.925	99.909	99.898	5.500	99.675	99.659	99.648					
5.625	99.818	99.795	99.763	5.625	99.568	99.795	99.763					
5.750	100.303	100.280	100.248	5.750	100.053	100.030	99.998					
5.875	100.739	100.716	100.684	5.875	100.489	100.466	100.434					
6.000	101.016	100.993	100.961	6.000	100.766	100.743	100.711					
6.125	100.731	100.708	100.658	6.125	100.731	100.708	100.658					
6.250	101.203	101.181	101.130	6.250	100.953	100.931	100.880					

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	98.327	98.346	98.300	5.625	97.822	97.795	97.771	4.125	94.779	94.785	94.797	
5.875	98.767	98.740	98.716	5.750	98.338	98.316	98.283	4.250	95.258	95.263	95.275	
6.000	99.245	99.224	99.191	5.875	98.899	98.876	98.844	4.375	95.720	95.726	95.738	
6.125	99.577	99.555	99.522	6.000	99.295	99.272	99.240	4.500	96.107	96.113	96.124	
6.250	99.763	99.731	99.679	6.125	99.533	99.511	99.478	4.625	95.604	95.603	95.604	
6.375	100.169	100.131	100.086	6.250	99.759	99.721	99.692	4.750	96.221	96.205	96.195	
6.500	100.579	100.541	100.495	6.375	100.222	100.184	100.138	4.875	96.664	96.648	96.638	
6.625	100.829	100.791	100.746	6.500	100.567	100.529	100.483	5.000	96.844	96.828	96.817	
6.750	100.912	100.865	100.798	6.625	100.766	100.728	100.682	5.125	97.259	97.243	97.232	
6.875	101.315	101.277	101.209	6.750	100.674	100.636	100.568	5.250	97.710	97.694	97.683	
7.000	101.705	101.667	101.599	6.875	101.095	101.057	100.989	5.375	98.118	98.103	98.092	
7.125	101.931	101.893	101.825	7.000	101.418	101.381	101.313	5.500	98.383	98.367	98.356	
7.250	101.559	101.466	101.367	7.125	101.614	101.576	101.508	5.625	98.386	98.363	98.331	
7.375	101.641	101.588	101.542	7.250	101.199	101.146	101.058	5.750	98.811	98.788	98.756	
7.500	101.575	101.523	101.474	7.375	101.352	101.299	101.211	5.875	99.191	99.168	99.136	
7.625	101.109	101.100	101.051	7.500	99.674	99.620	99.510	6.000	99.418	99.395	99.363	

Conventional Fixed Adjustments

Cumulative LLPA Cap

FTBH 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

Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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	95.619	95.566	95.479	5.125	96.778	96.720	96.623	5.875	98.021	97.954	97.857	
4.750	96.165	96.111	96.014	5.250	97.148	97.088	96.991	6.000	98.320	98.252	98.155	
4.875	96.534	96.478	96.381	5.375	97.509	97.447	97.350	6.125	98.590	98.520	98.423	
5.000	96.874	96.817	96.720	5.500	97.847	97.784	97.687	6.250	98.711	98.648	98.585	
5.125	97.294	97.231	97.168	5.625	98.174	98.110	98.039	6.375	98.972	98.909	98.846	
5.250	97.763	97.700	97.637	5.750	98.553	98.490	98.427	6.500	99.166	99.103	99.041	
5.375	98.087	98.024	97.961	5.875	98.939	98.876	98.813	6.625	99.611	99.548	99.485	
5.500	98.411	98.348	98.285	6.000	99.162	99.099	99.036	6.750	99.500	99.437	99.374	
5.625	98.594	98.531	98.468	6.125	99.310	99.247	99.184	6.875	99.952	99.889	99.826	
5.750	98.929	98.866	98.803	6.250	99.452	99.389	99.326	7.000	100.409	100.346	100.283	
5.875	99.012	98.949	98.886	6.375	99.512	99.449	99.136	7.125	100.494	100.431	100.368	
6.000	99.344	99.281	99.218	6.500	99.492	99.429	99.366					
6.125	99.499	99.436	99.123	6.625	99.727	99.664	99.601					
6.250	99.446	99.383	99.320	6.750	99.798	99.735	99.672					
6.375	99.646	99.583	99.520	6.875	100.039	99.976	99.913					
6.500	99.706	99.643	99.580	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	95.611	95.548	95.485	4.875	95.174	95.111	95.048	5.750	97.527	97.464	97.401	
4.875	95.972	95.909	95.846	5.000	95.597	95.534	95.471	5.875	97.599	97.536	97.473	
5.000	96.331	96.268	96.205	5.125	96.020	95.957	95.894	6.000	97.851	97.788	97.725	
5.125	96.939	96.876	96.813	5.250	96.444	96.381	96.318	6.125	98.102	98.039	97.976	
5.250	97.408	97.345	97.282	5.375	96.865	96.802	96.739	6.250	98.356	98.293	98.230	
5.375	97.733	97.670	97.607	5.500	97.421	97.358	97.295	6.375	98.617	98.554	98.491	
5.500	98.056	97.993	97.930	5.625	97.811	97.748	97.685	6.500	99.061	98.998	98.935	
5.625	98.240	98.177	98.114	5.750	98.198	98.135	98.072	6.625	99.506	99.443	99.380	
5.750	98.574	98.511	98.448	5.875	98.585	98.522	98.459	6.750	99.950	99.887	99.824	
5.875	98.907	98.844	98.781	6.000	98.807	98.744	98.681	6.875	99.847	99.784	99.721	
6.000	99.240	99.177	99.114	6.125	99.205	99.142	99.079	7.000	100.304	100.241	100.178	
6.125	99.144	99.081	99.018	6.250	99.097	99.034	98.971	7.125	100.389	100.326	100.263	
6.250	99.341	99.278	99.215	6.375	99.157	99.094	99.031					
6.375	99.541	99.478	99.415	6.500	99.388	99.325	99.262					
6.500	99.602	99.539	99.476									
6.625												
6.750												
6.875												
7.000												

Conventional ARM Adjustments

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

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

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

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

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

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

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

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



Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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

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

Home Ready												
Home Ready 30 Yr Fixed				Home Ready 20 Yr Fixed				Home Ready 15 Yr Fixed				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
6.000	99.642	99.620	99.587	6.000	99.642	99.620	99.587	4.250	95.491	95.491	95.489	
6.125	100.204	100.182	100.149	6.125	100.204	100.182	100.149	4.375	95.858	95.858	95.856	
6.250	100.246	100.209	100.163	6.250	100.246	100.209	100.163	4.500	96.107	96.107	96.104	
6.375	100.745	100.707	100.662	6.375	100.745	100.707	100.662	4.625	96.538	96.288	96.286	
6.500	101.178	101.140	101.094	6.500	101.178	101.140	101.094	4.750	96.944	96.944	96.942	
6.625	101.418	101.380	101.335	6.625	101.418	101.380	101.335	4.875	97.259	97.259	97.257	
6.750	101.425	101.388	101.320	6.750	101.425	101.388	101.320	5.000	97.641	97.641	97.639	
6.875	101.881	101.843	101.775	6.875	101.881	101.843	101.775	5.125	97.807	97.807	97.805	
7.000	102.291	102.253	102.185	7.000	102.291	102.253	102.185	5.250	98.224	98.224	98.222	
7.125	102.522	102.484	102.416	7.125	102.522	102.484	102.416	5.375	98.393	98.393	98.389	
7.250	102.521	102.468	102.380	7.250	102.521	102.468	102.380	5.500	98.784	98.784	98.780	
7.375	102.708	102.654	102.567	7.375	102.708	102.654	102.567	5.625	99.006	99.006	99.002	
7.500	103.120	103.067	102.979	7.500	103.120	103.067	102.979	5.750	99.119	99.119	99.115	
7.625				7.625				5.875	99.455	99.455	99.451	

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	95.095	95.067	95.043									
4.375	95.393	95.369	95.345									
4.500	95.633	95.609	95.585									
4.625	96.106	96.099	96.092									
4.750	96.435	96.428	96.421									
4.875	96.663	96.640	96.619									
5.000	96.989	96.958	96.938									
5.125	97.267	97.242	97.227									
5.250	97.556	97.535	97.515									
5.375	97.846	97.841	97.837									
5.500	98.273	98.273	98.269									
5.625	98.589	98.589	98.585									
5.750	98.952	98.931	98.913									
5.875	99.235	99.215	99.196									

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



Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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

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

Home 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	98.584	98.584	98.580	5.875	98.584	98.584	98.580	4.125	94.957	94.957	94.955	
6.000	99.078	99.078	99.074	6.000	99.078	99.078	99.074	4.250	95.491	95.491	95.489	
6.125	99.456	99.440	99.423	6.125	99.456	99.440	99.423	4.375	95.858	95.858	95.856	
6.250	99.620	99.604	99.585	6.250	99.620	99.604	99.585	4.500	96.107	96.107	96.104	
6.375	100.055	100.040	100.020	6.375	100.055	100.040	100.020	4.625	96.538	96.288	96.286	
6.500	100.451	100.435	100.415	6.500	100.451	100.435	100.415	4.750	96.944	96.944	96.942	
6.625	100.768	100.741	100.717	6.625	100.768	100.741	100.717	4.875	97.259	97.259	97.257	
6.750	101.130	100.849	100.815	6.750	100.880	100.849	100.815	5.000	97.641	97.641	97.639	
6.875	101.239	101.208	101.173	6.875	101.239	101.208	101.173	5.125	97.807	97.807	97.805	
7.000	101.597	101.566	101.532	7.000	101.597	101.566	101.532	5.250	98.224	98.224	98.222	
7.125	101.869	101.808	101.762	7.125	101.869	101.808	101.762	5.375	98.393	98.393	98.389	
7.250	101.935	101.857	101.790	7.250	101.935	101.857	101.790	5.500	98.784	98.784	98.780	
7.375	100.632	100.552	100.499	7.375	100.460	100.382	100.329	5.625	99.006	99.006	99.002	
7.500	100.963	100.882	100.826	7.500	100.815	100.735	100.680	5.750	99.119	99.119	99.115	
7.625				7.625				5.875	99.455	99.455	99.451	

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	94.674	94.639	94.615									
4.250	95.095	95.067	95.043									
4.375	95.393	95.369	95.345									
4.500	95.633	95.609	95.585									
4.625	96.106	96.099	96.092									
4.750	96.435	96.428	96.421									
4.875	96.663	96.640	96.619									
5.000	96.989	96.958	96.938									
5.125	97.267	97.242	97.227									
5.250	97.556	97.535	97.515									
5.375	97.846	97.841	97.837									
5.500	98.273	98.273	98.269									
5.625	98.589	98.589	98.585									
5.750	98.952	98.931	98.913									

Home Possible Adjustments

Cumulative LLPA Caps		
Home Possible		0.000

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

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

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

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

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



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

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

Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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	95.920	96.058	95.978	2.125				2.125			
5.250	96.510	96.625	96.581	2.250				2.250			
5.375	96.933	97.081	97.032	2.375				2.375			
5.500	97.394	97.566	97.516	2.500				2.500			
5.625	97.942	98.114	98.063	2.625				2.625			
5.750	98.224	98.322	98.275	2.750				2.750			
5.875	98.578	98.712	98.661	2.875				2.875			
6.000	98.973	99.128	99.075	3.000				3.000			
6.125	99.420	99.573	99.520	3.125				3.125			
6.250	99.594	99.672	99.639	3.250				3.250			
6.375	99.900	100.011	99.974	3.375				3.375			
6.500	100.229	100.359	100.320	3.500				3.500			
6.625	100.705	100.833	100.794	3.625				3.625			
6.750	100.797	100.854	100.818	3.750				3.750			
6.875	101.031	101.113	101.074	3.875				3.875			
7.000	101.350	101.446	101.405	4.000				4.000			
7.125	101.730	101.826	101.785	4.125				4.125			
7.250	101.765	101.801	101.748	4.250				4.250			

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

RefiNow Adjustments

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

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

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

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

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

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

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

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



Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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	96.320	96.380	96.386	4.750	96.320	96.380	96.386	4.750	96.320	96.380	96.386	
4.875	96.907	96.967	96.973	4.875	96.907	96.967	96.973	4.875	96.907	96.967	96.973	
5.000	97.990	98.006	98.021	5.000	97.990	98.006	98.021	5.000	97.990	98.006	98.021	
5.125	98.454	98.469	98.485	5.125	98.454	98.469	98.485	5.125	98.454	98.469	98.485	
5.250	99.011	99.018	99.018	5.250	99.011	99.018	99.018	5.250	99.011	99.018	99.018	
5.375	99.089	99.089	99.089	5.375	99.089	99.089	99.089	5.375	99.089	99.089	99.089	
5.500	99.528	99.528	99.528	5.500	99.528	99.528	99.528	5.500	99.528	99.528	99.528	
5.625	99.955	99.955	99.955	5.625	99.955	99.955	99.955	5.625	99.955	99.955	99.955	
5.750	100.759	100.556	100.353	5.750	100.759	100.556	100.353	5.750	100.759	100.556	100.353	
5.875	100.372	100.419	100.216	5.875	100.372	100.419	100.216	5.875	100.372	100.419	100.216	
6.000	101.009	100.806	100.603	6.000	101.009	100.806	100.603	6.000	101.009	100.806	100.603	
6.125	101.407	101.203	101.038	6.125	101.407	101.203	101.038	6.125	101.407	101.203	101.038	
6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	
6.375	101.439	101.399	101.360	6.375	101.439	101.399	101.360	6.375	101.439	101.399	101.360	
6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	
6.625	102.017	101.978	101.939	6.625	102.017	101.978	101.939	6.625	102.017	101.978	101.939	
6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	
6.875	102.097	102.074	102.050	6.875	102.097	102.074	102.050	6.875	102.097	102.074	102.050	
7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	
7.125	102.473	102.448	102.404	7.125	102.473	102.448	102.404	7.125	102.473	102.448	102.404	
7.250	102.442	102.365	102.304	7.250	102.442	102.365	102.304	7.250	102.442	102.365	102.304	
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	88.421	88.661	88.715	2.750	88.421	88.661	88.715	4.500				
2.875	88.918	89.157	89.212	2.875	88.918	89.157	89.212	4.625				
3.000	89.415	89.655	89.709	3.000	89.415	89.655	89.709	4.750	95.743	95.783	95.789	
3.125	89.912	90.152	90.206	3.125	89.912	90.152	90.206	4.875	96.279	96.320	96.326	
3.250	91.704	91.919	91.961	3.250	91.704	91.919	91.961	5.000	96.918	96.958	96.965	
3.375	92.201	92.416	92.457	3.375	92.201	92.416	92.457	5.125	97.456	97.496	97.502	
3.500	93.251	93.242	93.246	3.500	93.251	93.242	93.246	5.250	97.524	97.524	97.524	
3.625	93.739	93.730	93.734	3.625	93.739	93.730	93.734	5.375	97.804	97.824	97.817	
3.750	93.978	93.969	93.972	3.750	93.978	93.969	93.972	5.500	98.373	98.393	98.387	
3.875	94.652	94.691	94.730	3.875	94.652	94.691	94.730	5.625	98.920	98.939	98.933	
4.000	95.053	95.092	95.131	4.000	95.053	95.092	95.131	5.750	99.564	99.611	99.408	
4.125	95.465	95.470	95.482	4.125	95.465	95.470	95.482	5.875	99.907	99.704	99.644	
4.250	96.139	96.178	96.218	4.250	96.139	96.178	96.218	6.000	100.175	100.196	100.177	
4.375	96.456	96.495	96.534	4.375	96.456	96.495	96.534	6.125	100.672	100.693	100.424	
4.500	96.974	97.013	97.052	4.500	96.974	97.013	97.052	6.250	100.509	100.306	100.230	
4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422	6.375	100.429	100.413	100.381	
4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512	6.500	100.848	100.832	100.801	
4.875	97.764	97.904	97.908	4.875	97.764	97.904	97.908	6.625	101.255	101.239	101.208	
5.000	98.201	98.341	98.345	5.000	98.201	98.341	98.345	6.750	100.661	100.626	100.582	
5.125	98.614	98.754	98.758	5.125	98.614	98.754	98.758	6.875	101.056	101.021	100.977	
5.250	98.875	98.859	98.848	5.250	98.875	98.859	98.848	7.000	101.422	101.386	101.343	
5.375	98.674	98.788	98.780	5.375	98.674	98.788	98.780	7.125	101.755	101.719	101.676	
5.500	99.051	99.166	99.158	5.500	99.051	99.166	99.158	7.250	101.092	101.046	100.989	
5.625	99.397	99.512	99.503	5.625	99.397	99.512	99.503	7.375				
5.750	98.320	98.328	98.336	5.750	98.320	98.328	98.336	7.500				
5.875	98.661	98.669	98.677	5.875	98.661	98.669	98.677	7.625				
6.000				6.000				7.750				
FHA 25 Yr Fixed High Balance				FHA 20 Yr Fixed High Balance				FHA 15 Yr Fixed High Balance				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
5.875	99.907	99.704	99.644	5.875	99.907	99.704	99.644	4.500	94.194	94.192	94.194	
6.000	100.175	100.196	100.177	6.000	100.175	100.196	100.177	4.625	94.671	94.669	94.671	
6.125	100.672	100.693	100.424	6.125	100.672	100.693	100.424	4.750	95.144	95.142	95.144	
6.250	100.509	100.306	100.230	6.250	100.509	100.306	100.230	4.875	95.227	95.211	95.200	
6.375	100.429	100.413	100.381	6.375	100.429	100.413	100.381	5.000	95.699	95.683	95.672	
6.500	100.848	100.832	100.801	6.500	100.848	100.832	100.801	5.125	96.167	96.151	96.140	
6.625	101.255	101.239	101.208	6.625	101.255	101.239	101.208	5.250	96.631	96.615	96.605	
6.750	100.661	100.626	100.582	6.750	100.661	100.626	100.582	5.375	95.898	95.906	95.914	
6.875	101.056	101.021	100.977	6.875	101.056	101.021	100.977	5.500	96.057	96.065	96.073	
7.000	101.422	101.386	101.343	7.000	101.422	101.386	101.343	5.625	96.114	96.122	96.130	
7.125	101.755	101.719	101.676	7.125	101.755	101.719	101.676	5.750	96.695	96.703	96.711	
7.250	101.092	101.046	100.989	7.250	101.092	101.046	100.989	5.875	97.036	97.044	97.052	
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	100.372	100.419	100.216	5.875	100.372	100.419	100.216	5.875	100.372	100.419	100.216	
6.000	101.009	100.806	100.603	6.000	101.009	100.806	100.603	6.000	101.009	100.806	100.603	
6.125	101.407	101.203	101.038	6.125	101.407	101.203	101.038	6.125	101.407	101.203	101.038	
6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	
6.375	101.439	101.399	101.360	6.375	101.439	101.399	101.360	6.375	101.439	101.399	101.360	
6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	
6.625	102.017	101.978	101.939	6.625	102.017	101.978	101.939	6.625	102.017	101.978	101.939	
6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	
6.875	102.097	102.074	102.050	6.875	102.097	102.074	102.050	6.875	102.097	102.074	102.050	
7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	
7.125	102.473	102.448	102.404	7.125	102.473	102.448	102.404	7.125	102.473	102.448	102.404	
7.250	102.442	102.365	102.304	7.250	102.442	102.365	102.304	7.250	102.442	102.365	102.304	
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	96.974	97.013	97.052	4.500	96.974	97.013	97.052	5.875	99.907	99.704	99.644	
4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422	6.000	100.175	100.196	100.177	
4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512	6.125	100.672	100.693	100.424	
4.875	97.764	97.904	97.908	4.875	97.764	97.904	97.908	6.250	100.509	100.306	100.230	
5.000	98.201	98.341	98.345	5.000	98.201	98.341	98.345	6.375	100.429	100.413	100.381	
5.125	98.614	98.754	98.758	5.125	98.614	98.754	98.758	6.500	100.848			



Tuesday, May 23, 2023
Effective Time:
1:29:47 PM

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 20 Yr Fixed				VA 25 Yr Fixed				VA 30 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	95.538	95.617	95.636	4.500	95.538	95.617	95.636	4.500			
4.625	96.175	96.254	96.273	4.625	96.175	96.254	96.273	4.625			
4.750	96.333	96.413	96.419	4.750	96.333	96.413	96.419	4.750	96.333	96.413	96.419
4.875	96.956	97.036	97.043	4.875	96.956	97.036	97.043	4.875	96.956	97.036	97.043
5.000	97.900	98.006	98.021	5.000	97.900	98.006	98.021	5.000	97.900	98.006	98.021
5.125	98.454	98.469	98.485	5.125	98.454	98.469	98.485	5.125	98.454	98.469	98.485
5.250	99.011	99.021	99.021	5.250	99.011	99.021	99.021	5.250	99.011	99.021	99.021
5.375	99.080	99.089	99.089	5.375	99.080	99.089	99.089	5.375	99.080	99.089	99.089
5.500	99.528	99.528	99.528	5.500	99.528	99.528	99.528	5.500	99.528	99.528	99.528
5.625	99.955	99.955	99.955	5.625	99.955	99.955	99.955	5.625	99.955	99.955	99.955
5.750	100.759	100.556	100.555	5.750	100.759	100.556	100.555	5.750	100.759	100.556	100.555
5.875	100.372	100.419	100.216	5.875	100.372	100.419	100.216	5.875	100.372	100.419	100.216
6.000	100.759	100.806	100.603	6.000	100.759	100.806	100.603	6.000	100.759	100.806	100.603
6.125	101.407	101.203	101.000	6.125	101.407	101.203	101.000	6.125	101.407	101.203	101.000
6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211
6.375	101.189	101.399	101.360	6.375	101.189	101.399	101.360	6.375	101.189	101.399	101.360
6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622
6.625	102.017	101.978	101.839	6.625	102.017	101.978	101.839	6.625	102.017	101.978	101.839
6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052
6.875	102.097	101.824	101.800	6.875	102.097	101.824	101.800	6.875	102.097	101.824	101.800
7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344
7.125	102.442	102.365	102.303	7.125	102.442	102.365	102.303	7.125	102.442	102.365	102.303
7.250				7.250				7.250			
7.375				7.375				7.375			
7.500				7.500				7.500			

Government											
VA 10 Yr Fixed				VA 15 Yr Fixed				VA 20 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				2.750			
2.875	88.914	89.154	89.208	2.875	88.914	89.154	89.208	2.875	88.914	89.154	89.208
3.000	89.424	89.663	89.718	3.000	89.424	89.663	89.718	3.000	89.424	89.663	89.718
3.125	89.932	90.172	90.226	3.125	89.932	90.172	90.226	3.125	89.932	90.172	90.226
3.250	91.685	91.900	91.941	3.250	91.685	91.900	91.941	3.250	91.685	91.900	91.941
3.375	92.191	92.406	92.448	3.375	92.191	92.406	92.448	3.375	92.191	92.406	92.448
3.500	93.251	93.244	93.246	3.500	93.251	93.244	93.246	3.500	93.251	93.244	93.246
3.625	93.739	93.780	93.784	3.625	93.739	93.780	93.784	3.625	93.739	93.780	93.784
3.750	93.978	93.969	93.972	3.750	93.978	93.969	93.972	3.750	93.978	93.969	93.972
3.875	94.652	94.700	94.691	3.875	94.652	94.700	94.691	3.875	94.652	94.700	94.691
4.000	95.053	95.092	95.131	4.000	95.053	95.092	95.131	4.000	95.053	95.092	95.131
4.125	95.465	95.470	95.482	4.125	95.465	95.470	95.482	4.125	95.465	95.470	95.482
4.250	96.129	96.178	96.218	4.250	96.129	96.178	96.218	4.250	96.129	96.178	96.218
4.375	96.456	96.495	96.534	4.375	96.456	96.495	96.534	4.375	96.456	96.495	96.534
4.500	96.974	97.013	97.052	4.500	96.974	97.013	97.052	4.500	96.974	97.013	97.052
4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422
4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512
4.875	97.667	97.807	97.811	4.875	97.667	97.807	97.811	4.875	97.667	97.807	97.811
5.000	98.061	98.200	98.205	5.000	98.061	98.200	98.205	5.000	98.061	98.200	98.205
5.125	98.425	98.565	98.569	5.125	98.425	98.565	98.569	5.125	98.425	98.565	98.569
5.250	98.875	98.859	98.848	5.250	98.875	98.859	98.848	5.250	98.875	98.859	98.848
5.375	98.799	98.664	98.655	5.375	98.799	98.664	98.655	5.375	98.799	98.664	98.655
5.500	98.881	98.996	98.988	5.500	98.881	98.996	98.988	5.500	98.881	98.996	98.988
5.625	99.184	99.299	99.290	5.625	99.184	99.299	99.290	5.625	99.184	99.299	99.290
5.750	98.320	98.328	98.326	5.750	98.320	98.328	98.326	5.750	98.320	98.328	98.326
5.875	98.661	98.669	98.677	5.875	98.661	98.669	98.677	5.875	98.661	98.669	98.677
6.000				6.000				6.000			

Government											
VA 25 Yr Fixed High Balance				VA 30 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
4.500	99.907	99.704	99.635	4.500	99.907	99.704	99.635	4.500	94.194	94.192	94.194
6.000	100.154	100.142	100.123	6.000	100.154	100.142	100.123	6.000	94.671	94.669	94.671
6.125	100.550	100.591	100.322	6.125	100.550	100.591	100.322	6.125	95.144	95.142	95.144
6.250	100.509	100.306	100.230	6.250	100.509	100.306	100.230	6.250	95.227	95.211	95.200
6.375	100.506	100.260	100.229	6.375	100.506	100.260	100.229	6.375	95.699	95.683	95.672
6.500	100.617	100.621	100.589	6.500	100.617	100.621	100.589	6.500	96.167	96.151	96.140
6.625	100.908	100.912	100.881	6.625	100.908	100.912	100.881	6.625	96.631	96.615	96.605
6.750	100.724	100.709	100.665	6.750	100.724	100.709	100.665	6.750	95.898	95.906	95.914
6.875	100.810	100.794	100.750	6.875	100.810	100.794	100.750	6.875	96.057	96.065	96.073
7.000	101.131	101.115	101.071	7.000	101.131	101.115	101.071	7.000	96.114	96.122	96.130
7.125	101.427	101.411	101.367	7.125	101.427	101.411	101.367	7.125	96.695	96.703	96.711
7.250				7.250				7.250	97.036	97.044	97.052
7.375				7.375				7.375			
7.500				7.500				7.500			

Government											
VA 30 Yr Fixed BRBL				VA 25 Yr Fixed BRBL				VA 20 Yr Fixed BRBL			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
6.000	100.759	100.806	100.603	6.000	100.759	100.806	100.603	6.000	100.759	100.806	100.603
6.125	101.407	101.203	101.000	6.125	101.407	101.203	101.000	6.125	101.407	101.203	101.000
6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211	6.250	101.604	101.401	101.211
6.375	101.189	101.399	101.360	6.375	101.189	101.399	101.360	6.375	101.189	101.399	101.360
6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622	6.500	101.700	101.661	101.622
6.625	102.017	101.978	101.839	6.625	102.017	101.978	101.839	6.625	102.017	101.978	101.839
6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052	6.750	102.099	102.076	102.052
6.875	102.097	101.824	101.800	6.875	102.097	101.824	101.800	6.875	102.097	101.824	101.800
7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344	7.000	102.390	102.367	102.344
7.125	102.442	102.365	102.303	7.125	102.442	102.365	102.303	7.125	102.442	102.365	102.303
7.250				7.250				7.250			
7.375				7.375				7.375			
7.500				7.500				7.500			
7.625				7.625				7.625			

Government											
VA 15 Yr Fixed BRBL				VA 10 Yr Fixed BRBL				VA 5 Yr Fixed BRBL			
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day
4.500	96.974	97.013	97.052	4.500	96.974	97.013	97.052	4.500	96.974	97.013	97.052
4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422	4.625	97.344	97.383	97.422
4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512	4.750	97.512	97.511	97.512
4.875	97.667	97.807	97.811	4.875	97.667	97.807	97.811	4.875	97.667	97.807	97.811
5.000	98.061	98.200	98.205	5.000	98.061	98.200	98.205	5.000	98.061	98.200	98.205
5.125	98.425	98.565	98.569	5.125	98.425	98.565	98.569	5.125	98.425</		