



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

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

Wednesday, May 24, 2023  
Effective Time:  
3:32:48 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	95.138	95.218	95.237	
4.625				4.625				5.125	95.838	95.903	95.901	
4.750	93.308	93.308	93.258	4.750	93.308	93.308	93.258	5.250	96.881	96.875	96.848	
4.875	94.510	94.385	94.260	4.875	94.510	94.385	94.260	5.375	97.501	97.494	97.467	
5.000	95.260	95.135	95.079	5.000	95.260	95.135	95.079	5.500	97.808	98.051	98.024	
5.125	95.760	95.715	95.717	5.125	95.760	95.715	95.717	5.625	98.214	98.457	98.430	
5.250	96.311	96.340	96.335	5.250	96.311	96.340	96.335	5.750	98.658	98.636	98.598	
5.375	96.885	96.825	96.825	5.375	96.885	96.825	96.825	5.875	99.225	99.202	99.165	
5.500	97.510	97.463	97.463	5.500	97.510	97.463	97.463	6.000	99.405	99.633	99.596	
5.625	97.951	97.951	97.951	5.625	97.951	97.951	97.951	6.125	99.961	99.939	99.902	
5.750	98.135	98.134	98.134	5.750	98.135	98.134	98.134	6.250	100.022	99.984	99.937	
5.875	98.630	98.608	98.602	5.875	98.630	98.608	98.602	6.375	100.487	100.449	100.402	
6.000	99.182	99.160	99.123	6.000	99.182	99.160	99.123	6.500	100.876	100.839	100.791	
6.125	99.342	99.520	99.483	6.125	99.342	99.520	99.483	6.625	101.178	101.141	101.093	
6.250	99.635	99.570	99.556	6.250	99.635	99.570	99.556	6.750	101.084	101.031	100.953	
6.375	100.050	100.012	99.989	6.375	100.050	100.012	99.989	6.875	101.506	101.453	101.375	
6.500	100.504	100.466	100.419	6.500	100.504	100.466	100.419	7.000	101.883	101.829	101.752	
6.625	100.779	100.741	100.707	6.625	100.779	100.741	100.707	7.125	102.192	102.138	102.061	
6.750	100.885	100.853	100.823	6.750	100.885	100.853	100.823	7.250	101.899	101.853	101.803	
6.875	101.246	101.215	101.185	6.875	101.246	101.215	101.185	7.375	101.785	101.816	101.825	
7.000	101.671	101.617	101.546	7.000	101.671	101.617	101.546	7.500	102.073	102.114	102.123	
7.125	101.919	101.875	101.825	7.125	101.919	101.875	101.825	7.625	102.324	102.362	102.371	
7.250	101.911	101.853	101.845	7.250	101.911	101.853	101.845	7.750				
7.375	102.348	102.279	102.186	7.375	102.348	102.279	102.186	7.875				
7.500	102.771	102.702	102.610	7.500	102.771	102.702	102.610	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	94.460	94.460	94.457	3.990								
4.000	94.491	94.491	94.488	4.000	93.762	93.748	93.731					
4.125	94.879	94.879	94.876	4.125	94.221	94.206	94.189					
4.250	95.846	95.946	95.978	4.250	95.622	95.701	95.734					
4.375	96.339	96.443	96.475	4.375	96.228	96.228	96.178					
4.500	96.698	96.820	96.853	4.500	96.488	96.488	96.438					
4.625	96.743	96.823	96.840	4.625	96.519	96.604	96.621					
4.750	97.209	97.290	97.307	4.750	96.836	96.945	96.963					
4.875	97.926	97.932	97.935	4.875	97.676	97.682	97.685					
5.000	98.291	98.297	98.300	5.000	98.041	98.047	98.050					
5.125	98.215	98.207	98.201	5.125	98.215	98.207	98.201					
5.250	98.733	98.724	98.718	5.250	98.483	98.724	98.718					
5.375	99.196	99.188	99.182	5.375	98.946	98.938	98.932					
5.500	99.485	99.476	99.470	5.500	99.235	99.226	99.220					
5.625	99.386	99.363	99.343	5.625	99.386	99.363	99.343					
5.750	99.871	99.848	99.829	5.750	99.621	99.598	99.579					
5.875	100.308	100.285	100.266	5.875	100.058	100.035	100.016					
6.000	100.584	100.561	100.542	6.000	100.334	100.311	100.292					
6.125	100.328	100.306	100.277	6.125	100.328	100.305	100.266					
6.250	100.800	100.778	100.738	6.250	100.800	100.778	100.738					

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	97.963	97.936	97.911	5.625	97.460	97.433	97.408	4.125	93.911	93.865	93.847	
5.875	98.399	98.372	98.347	5.750	97.893	97.866	97.841	4.250	94.885	94.891	94.899	
6.000	98.792	98.760	98.725	5.875	98.436	98.414	98.377	4.375	95.348	95.353	95.362	
6.125	99.243	99.220	99.199	6.000	98.835	98.813	98.776	4.500	95.734	95.740	95.748	
6.250	99.283	99.250	99.225	6.125	99.139	99.116	99.095	4.625	95.219	95.225	95.228	
6.375	99.737	99.699	99.651	6.250	99.465	99.442	99.421	4.750	95.773	95.764	95.758	
6.500	100.147	100.110	100.062	6.375	99.790	99.752	99.704	4.875	96.216	96.207	96.201	
6.625	100.397	100.359	100.312	6.500	100.136	100.098	100.051	5.000	96.645	96.637	96.631	
6.750	100.577	100.530	100.466	6.625	100.370	100.340	100.311	5.125	96.814	96.805	96.799	
6.875	100.932	100.879	100.802	6.750	100.291	100.238	100.161	5.250	97.267	97.258	97.252	
7.000	101.323	101.269	101.192	6.875	100.713	100.660	100.582	5.375	97.677	97.668	97.662	
7.125	101.548	101.495	101.418	7.000	101.036	100.983	100.905	5.500	97.943	97.934	97.928	
7.250	101.415	101.353	101.268	7.125	101.232	101.178	101.101	5.625	97.953	97.930	97.911	
7.375	101.531	101.478	101.432	7.250	100.846	100.776	100.684	5.750	98.378	98.355	98.336	
7.500	101.714	101.663	101.614	7.375	100.998	100.929	100.837	5.875	98.760	98.737	98.718	
7.625	100.948	100.935	100.943	7.500	99.506	99.452	99.407	6.000	98.986	98.963	98.943	

**Conventional Fixed Adjustments**

<b>Cumulative LLPA Cap</b>	
FTBH with AMI at or below 100% or 120% in designated High Cost Areas	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional Purchase LLPA Adjusters</b>										
	≤ 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	

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>										
	≤ 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	

<b>Additional R/T Refinance LLPA Adjusters</b>										
	≤ 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	-0.12							



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

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

Wednesday, May 24, 2023  
Effective Time:  
3:32:48 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	95.843	95.779	95.682	5.125	96.781	96.713	96.616	5.875	98.069	97.994	97.897	
4.750	96.132	96.067	95.970	5.250	97.151	97.081	96.984	6.000	98.368	98.292	98.195	
4.875	96.493	96.427	96.330	5.375	97.511	97.441	97.344	6.125	98.637	98.561	98.464	
5.000	96.836	96.769	96.672	5.500	97.849	97.778	97.681	6.250	98.952	98.875	98.778	
5.125	97.423	97.355	97.258	5.625	98.176	98.104	98.007	6.375	98.916	98.837	98.740	
5.250	97.727	97.657	97.560	5.750	98.708	98.634	98.538	6.500	99.164	99.101	99.039	
5.375	98.017	97.946	97.849	5.875	98.968	98.894	98.797	6.625	99.358	99.295	99.232	
5.500	98.301	98.230	98.133	6.000	99.152	99.077	98.980	6.750	99.248	99.185	99.122	
5.625	98.581	98.509	98.412	6.125	99.317	99.254	99.191	6.875	99.699	99.636	99.573	
5.750	98.788	98.715	98.618	6.250	99.337	99.259	99.162	7.000	100.154	100.091	100.029	
5.875	99.036	98.973	98.910	6.375	99.300	99.222	99.144	7.125	100.240	100.177	100.114	
6.000	99.368	99.305	99.242	6.500	99.501	99.438	99.375					
6.125	99.274	99.211	99.148	6.625	99.485	99.422	99.359					
6.250	99.470	99.407	99.344	6.750	99.556	99.493	99.430					
6.375	99.670	99.607	99.544	6.875	99.798	99.735	99.672					
6.500	99.481	99.418	99.355	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	95.393	95.330	95.267	4.875	91.712	91.646	91.549	5.750	97.277	97.214	97.151	
4.875	95.753	95.690	95.627	5.000	95.363	95.300	95.237	5.875	97.350	97.287	97.224	
5.000	96.111	96.048	95.985	5.125	95.785	95.722	95.659	6.000	97.602	97.539	97.476	
5.125	96.718	96.655	96.592	5.250	96.208	96.145	96.082	6.125	97.852	97.789	97.726	
5.250	97.186	97.123	97.060	5.375	96.629	96.566	96.503	6.250	98.106	98.043	97.980	
5.375	97.509	97.446	97.383	5.500	97.183	97.120	97.057	6.375	98.366	98.303	98.240	
5.500	97.832	97.769	97.706	5.625	97.572	97.509	97.446	6.500	98.810	98.747	98.684	
5.625	98.015	97.952	97.889	5.750	97.958	97.895	97.832	6.625	99.253	99.190	99.127	
5.750	98.349	98.286	98.223	5.875	98.343	98.280	98.217	6.750	99.143	99.080	99.017	
5.875	98.681	98.618	98.555	6.000	98.566	98.503	98.440	6.875	99.594	99.531	99.468	
6.000	99.013	98.950	98.887	6.125	98.963	98.900	98.837	7.000	100.049	99.986	99.923	
6.125	98.919	98.856	98.793	6.250	98.856	98.793	98.730	7.125	100.135	100.072	100.009	
6.250	99.115	99.052	98.989	6.375	98.916	98.853	98.790					
6.375	99.315	99.252	99.189	6.500	99.146	99.083	99.020					
6.500	99.376	99.313	99.250									
6.625												
6.750												
6.875												
7.000												

**Conventional ARM Adjustments**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤ 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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤ 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

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



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

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

Wednesday, May 24, 2023  
 Effective Time:  
 3:32:48 PM

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	99.428	99.406	99.369	6.000	99.428	99.406	99.369	4.250	95.162	95.162	95.160	
6.125	99.744	99.722	99.685	6.125	99.744	99.722	99.685	4.375	95.530	95.530	95.527	
6.250	99.812	99.774	99.727	6.250	99.812	99.774	99.727	4.500	96.028	96.028	96.026	
6.375	100.312	100.275	100.227	6.375	100.312	100.275	100.227	4.625	96.210	96.210	96.207	
6.500	100.747	100.709	100.662	6.500	100.747	100.709	100.662	4.750	96.866	96.866	96.864	
6.625	100.986	100.948	100.901	6.625	100.986	100.948	100.901	4.875	97.184	97.184	97.182	
6.750	101.042	100.989	100.912	6.750	101.042	100.989	100.912	5.000	97.516	97.516	97.514	
6.875	101.499	101.445	101.368	6.875	101.499	101.445	101.368	5.125	97.682	97.682	97.680	
7.000	101.909	101.855	101.778	7.000	101.909	101.855	101.778	5.250	98.101	98.101	98.098	
7.125	102.140	102.086	102.009	7.125	102.140	102.086	102.009	5.375	98.195	98.195	98.192	
7.250	102.167	102.098	102.006	7.250	102.167	102.098	102.006	5.500	98.531	98.531	98.526	
7.375	102.354	102.285	102.192	7.375	102.354	102.285	102.192	5.625	98.753	98.753	98.748	
7.500	102.765	102.696	102.604	7.500	102.765	102.696	102.604	5.750	98.867	98.867	98.862	
7.625				7.625				5.875	99.203	99.203	99.198	

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	94.855	94.841	94.824									
4.375	95.177	95.163	95.146									
4.500	95.419	95.405	95.388									
4.625	96.043	96.036	96.029									
4.750	96.374	96.367	96.360									
4.875	96.483	96.476	96.469									
5.000	96.792	96.765	96.744									
5.125	97.104	97.104	97.101									
5.250	97.376	97.376	97.374									
5.375	97.614	97.614	97.612									
5.500	98.020	98.020	98.015									
5.625	98.335	98.335	98.330									
5.750	98.732	98.712	98.693									
5.875	99.016	98.996	98.977									

**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



Wednesday, May 24, 2023  
Effective Time:  
3:32:48 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	98.602	98.602	98.602	5.875	98.352	98.352	98.352	4.125	94.879	94.879	94.876	
6.000	99.088	99.088	99.088	6.000	98.838	98.838	98.838	4.250	95.162	95.162	95.160	
6.125	99.443	99.427	99.421	6.125	99.193	99.177	99.171	4.375	95.530	95.530	95.527	
6.250	99.635	99.570	99.556	6.250	99.336	99.320	99.306	4.500	96.028	96.028	96.026	
6.375	100.020	100.004	99.989	6.375	99.770	99.754	99.739	4.625	96.210	96.210	96.207	
6.500	100.414	100.398	100.383	6.500	100.164	100.148	100.133	4.750	96.866	96.866	96.864	
6.625	100.768	100.737	100.707	6.625	100.518	100.487	100.457	4.875	97.184	97.184	97.182	
6.750	100.885	100.853	100.823	6.750	100.635	100.603	100.573	5.000	97.516	97.516	97.514	
6.875	101.246	101.215	100.935	6.875	100.996	100.965	100.935	5.125	97.682	97.682	97.680	
7.000	101.607	101.576	101.546	7.000	101.357	101.326	101.296	5.250	98.101	98.101	98.098	
7.125	101.611	101.578	101.547	7.125	101.611	101.578	101.547	5.375	98.195	98.195	98.192	
7.250	101.649	101.603	101.553	7.250	101.649	101.603	101.553	5.500	98.531	98.531	98.526	
7.375	100.521	100.443	100.390	7.375	100.352	100.275	100.222	5.625	98.753	98.753	98.748	
7.500	100.852	100.773	100.717	7.500	100.700	100.622	100.566	5.750	98.867	98.867	98.862	
7.625				7.625				5.875	99.203	99.203	99.198	

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	94.471	94.456	94.439									
4.250	94.855	94.841	94.824									
4.375	95.177	95.163	95.146									
4.500	95.419	95.405	95.388									
4.625	96.043	96.036	96.029									
4.750	96.374	96.367	96.360									
4.875	96.483	96.476	96.469									
5.000	96.792	96.765	96.744									
5.125	97.104	97.104	97.101									
5.250	97.376	97.376	97.374									
5.375	97.614	97.614	97.612									
5.500	98.020	98.020	98.015									
5.625	98.335	98.335	98.330									
5.750	98.732	98.712	98.693									

**Home Possible Adjustments**

<b>Cumulative LLPA Caps</b>	
Home Possible	0.000

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional Purchase LLPA Adjusters</b>									
	≤ 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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤ 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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤ 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

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



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

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

Wednesday, May 24, 2023  
Effective Time:  
3:32:48 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	95.429	95.505	95.507	2.125				2.125			
5.250	96.018	96.130	96.125	2.250				2.250			
5.375	96.440	96.584	96.575	2.375				2.375			
5.500	96.900	97.067	97.056	2.500				2.500			
5.625	97.445	97.615	97.604	2.625				2.625			
5.750	97.805	97.899	97.877	2.750				2.750			
5.875	98.156	98.287	98.261	2.875				2.875			
6.000	98.545	98.699	98.670	3.000				3.000			
6.125	98.986	99.137	99.108	3.125				3.125			
6.250	99.184	99.259	99.234	3.250				3.250			
6.375	99.492	99.600	99.572	3.375				3.375			
6.500	99.820	99.949	99.918	3.500				3.500			
6.625	100.293	100.419	100.388	3.625				3.625			
6.750	100.498	100.551	100.539	3.750				3.750			
6.875	100.730	100.812	100.796	3.875				3.875			
7.000	101.069	101.142	101.125	4.000				4.000			
7.125	101.418	101.515	101.498	4.125				4.125			
7.250	101.601	101.633	101.635	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**

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

<b>Purchase LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional Purchase LLPA Adjusters</b>									
	≤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

<b>R/T Refinance LTV / FICO Adjusters: All Products w/Terms &gt; 15 years only</b>									
	≤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

<b>Additional R/T Refinance LLPA Adjusters</b>									
	≤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

<b>Cash-Out Refinance LTV / FICO Adjusters: All Products</b>					
	≤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

<b>Additional Cash-Out Refinance LLPA Adjusters</b>					
	≤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

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



Wednesday, May 24, 2023  
Effective Time:  
3:32:48 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	95.834	95.925	95.935	4.750	95.834	95.925	95.935	4.750	95.834	95.925	95.935	
4.875	96.421	96.512	96.522	4.875	96.421	96.512	96.522	4.875	96.421	96.512	96.522	
5.000	97.647	97.663	97.679	5.000	97.647	97.663	97.679	5.000	97.647	97.663	97.679	
5.125	98.111	98.127	98.142	5.125	98.111	98.127	98.142	5.125	98.111	98.127	98.142	
5.250	98.590	98.590	98.590	5.250	98.590	98.590	98.590	5.250	98.590	98.590	98.590	
5.375	98.692	98.692	98.692	5.375	98.692	98.692	98.692	5.375	98.692	98.692	98.692	
5.500	99.116	99.116	99.116	5.500	99.116	99.116	99.116	5.500	99.116	99.116	99.116	
5.625	99.569	99.569	99.569	5.625	99.569	99.569	99.569	5.625	99.569	99.569	99.569	
5.750	100.167	99.964	99.793	5.750	100.167	99.964	99.793	5.750	100.167	99.964	99.793	
5.875	100.142	99.939	99.736	5.875	100.142	99.939	99.736	5.875	100.142	99.939	99.736	
6.000	100.509	100.306	100.221	6.000	100.509	100.306	100.221	6.000	100.509	100.306	100.221	
6.125	100.920	100.727	100.713	6.125	100.920	100.727	100.713	6.125	100.920	100.727	100.713	
6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	
6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	
6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	
6.625	101.516	101.483	101.456	6.625	101.516	101.483	101.456	6.625	101.516	101.483	101.456	
6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	
6.875	101.846	101.768	101.690	6.875	101.846	101.768	101.690	6.875	101.846	101.768	101.690	
7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	
7.125	102.160	102.141	102.101	7.125	102.160	102.141	102.101	7.125	102.160	102.141	102.101	
7.250	102.080	101.988	101.910	7.250	102.080	101.988	101.910	7.250	102.080	101.988	101.910	
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	88.098	88.338	88.396	2.750	88.098	88.338	88.396	4.500				
2.875	88.595	88.835	88.894	2.875	88.595	88.835	88.894	4.625				
3.000	89.093	89.333	89.391	3.000	89.093	89.333	89.391	4.750	95.257	95.328	95.338	
3.125	89.591	89.831	89.889	3.125	89.591	89.831	89.889	4.875	95.794	95.865	95.875	
3.250	91.411	91.626	91.672	3.250	91.411	91.626	91.672	5.000	96.432	96.503	96.514	
3.375	91.908	92.123	92.169	3.375	91.908	92.123	92.169	5.125	96.969	97.040	97.051	
3.500	92.971	92.962	92.956	3.500	92.971	92.962	92.956	5.250	97.104	97.104	97.104	
3.625	93.459	93.451	93.445	3.625	93.459	93.451	93.445	5.375	97.327	97.367	97.365	
3.750	93.698	93.689	93.683	3.750	93.698	93.689	93.683	5.500	97.896	97.936	97.934	
3.875	94.463	94.494	94.525	3.875	94.463	94.494	94.525	5.625	98.691	98.481	98.479	
4.000	94.864	94.895	94.926	4.000	94.864	94.895	94.926	5.750	99.222	99.019	98.816	
4.125	95.197	95.228	95.260	4.125	95.197	95.228	95.260	5.875	99.427	99.294	99.280	
4.250	95.044	95.075	95.107	4.250	95.044	95.075	95.107	6.000	99.796	99.825	99.850	
4.375	96.110	96.391	96.173	4.375	96.110	96.391	96.173	6.125	100.288	100.067	100.052	
4.500	96.628	96.660	96.691	4.500	96.628	96.660	96.691	6.250	100.004	99.838	99.813	
4.625	96.999	97.280	97.311	4.625	96.999	97.280	97.311	6.375	100.034	100.032	100.005	
4.750	97.272	97.287	97.303	4.750	97.272	97.287	97.303	6.500	100.444	100.443	100.416	
4.875	97.450	97.556	97.564	4.875	97.450	97.556	97.564	6.625	100.841	100.839	100.812	
5.000	97.850	97.990	97.998	5.000	97.850	97.990	97.998	6.750	100.360	100.329	100.289	
5.125	98.259	98.399	98.407	5.125	98.259	98.399	98.407	6.875	100.753	100.722	100.682	
5.250	98.429	98.421	98.415	5.250	98.429	98.421	98.415	7.000	101.114	101.083	101.044	
5.375	98.571	98.435	98.431	5.375	98.571	98.435	98.431	7.125	101.443	101.412	101.372	
5.500	98.694	98.809	98.805	5.500	98.694	98.809	98.805	7.250	100.240	100.187	100.135	
5.625	99.036	99.151	99.147	5.625	99.036	99.151	99.147	7.375				
5.750	98.190	98.198	98.205	5.750	98.190	98.198	98.205	7.500				
5.875	98.526	98.534	98.542	5.875	98.526	98.534	98.542	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	99.427	99.294	99.280	5.875	99.427	99.294	99.280	4.500	93.811	93.816	93.820	
6.000	99.796	99.825	99.850	6.000	99.796	99.825	99.850	4.625	94.288	94.293	94.297	
6.125	100.288	100.067	100.052	6.125	100.288	100.067	100.052	4.750	94.761	94.767	94.771	
6.250	100.004	99.838	99.813	6.250	100.004	99.838	99.813	4.875	94.780	94.771	94.765	
6.375	100.034	100.032	100.005	6.375	100.034	100.032	100.005	5.000	95.252	95.244	95.238	
6.500	100.444	100.443	100.416	6.500	100.444	100.443	100.416	5.125	95.721	95.712	95.706	
6.625	100.841	100.839	100.812	6.625	100.841	100.839	100.812	5.250	96.436	96.427	96.421	
6.750	100.360	100.329	100.289	6.750	100.360	100.329	100.289	5.375	95.687	95.695	95.703	
6.875	100.753	100.722	100.682	6.875	100.753	100.722	100.682	5.500	95.842	95.849	95.857	
7.000	101.114	101.083	101.044	7.000	101.114	101.083	101.044	5.625	95.895	95.903	95.911	
7.125	101.443	101.412	101.372	7.125	101.443	101.412	101.372	5.750	96.565	96.573	96.580	
7.250	100.240	100.187	100.135	7.250	100.240	100.187	100.135	5.875	96.901	96.909	96.917	
7.375				7.375				6.000				
7.500				7.500				6.125	97.539	97.547	97.555	

**Government Adjustments**

FICO		Loan Amount Adjustments	
> 720+	0.125	\$75K - \$99,999	-0.750
680 - 720	0.000	\$100K - \$150K	-0.375
660 - 679	-0.250		
640 - 659	-0.500		
620 - 639	-1.250		
600 - 619	-1.500		
580 - 599	-2.000		
550 - 579	-2.500		
No FICO Score	-3.000		
Other Adjustments		2 Unit	-0.500
		3-4 units	-1.000
		MFH	-1.750
		Non-Owner/2nd Home (Streamline c	-1.500
		Temporary BuyDown	-0.500
		Manual Underwrite	-0.375
		Lock Extension per Day	-0.020



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

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

Wednesday, May 24, 2023  
Effective Time:  
3:32:48 PM

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	94.999	95.135	95.158	4.500	94.999	95.135	95.158	4.500				
4.625	95.636	95.772	95.795	4.625	95.636	95.772	95.795	4.625				
4.750	95.847	95.958	95.969	4.750	95.847	95.958	95.969	4.750	95.847	95.958	95.969	
4.875	96.471	96.582	96.593	4.875	96.471	96.582	96.593	4.875	96.471	96.582	96.593	
5.000	97.647	97.663	97.679	5.000	97.647	97.663	97.679	5.000	97.647	97.663	97.679	
5.125	98.111	98.127	98.142	5.125	98.111	98.127	98.142	5.125	98.111	98.127	98.142	
5.250	98.590	98.590	98.590	5.250	98.590	98.590	98.590	5.250	98.590	98.590	98.590	
5.375	98.692	98.692	98.692	5.375	98.692	98.692	98.692	5.375	98.692	98.692	98.692	
5.500	99.116	99.116	99.116	5.500	99.116	99.116	99.116	5.500	99.116	99.116	99.116	
5.625	99.569	99.569	99.569	5.625	99.569	99.569	99.569	5.625	99.569	99.569	99.569	
5.750	100.167	99.964	99.793	5.750	100.167	99.964	99.793	5.750	100.167	99.964	99.793	
5.875	100.142	99.939	99.736	5.875	100.142	99.939	99.736	5.875	100.142	99.939	99.736	
6.000	100.509	100.306	100.192	6.000	100.509	100.306	100.192	6.000	100.509	100.306	100.192	
6.125	100.920	100.717	100.627	6.125	100.920	100.717	100.627	6.125	100.920	100.717	100.627	
6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	
6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	
6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	
6.625	101.516	101.445	101.375	6.625	101.516	101.445	101.375	6.625	101.516	101.445	101.375	
6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	
6.875	101.596	101.518	101.690	6.875	101.596	101.518	101.690	6.875	101.596	101.518	101.690	
7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	
7.125	102.080	101.987	101.910	7.125	102.080	101.987	101.910	7.125	102.080	101.987	101.910	
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	88.591	88.831	88.890	2.875	88.591	88.831	88.890	4.625				
3.000	89.102	89.341	89.400	3.000	89.102	89.341	89.400	4.750				
3.125	89.610	89.850	89.908	3.125	89.610	89.850	89.908	4.875				
3.250	91.391	91.606	91.652	3.250	91.391	91.606	91.652	5.000				
3.375	91.898	92.113	92.159	3.375	91.898	92.113	92.159	5.125				
3.500	92.971	92.962	92.956	3.500	92.971	92.962	92.956	5.250	97.104	97.104	97.104	
3.625	93.459	93.451	93.445	3.625	93.459	93.451	93.445	5.375	97.357	97.416	97.414	
3.750	93.698	93.689	93.683	3.750	93.698	93.689	93.683	5.500	97.925	97.985	97.983	
3.875	94.463	94.494	94.525	3.875	94.463	94.494	94.525	5.625	98.654	98.464	98.462	
4.000	94.864	94.895	94.926	4.000	94.864	94.895	94.926	5.750	98.972	99.019	98.816	
4.125	95.197	95.228	95.260	4.125	95.197	95.228	95.260	5.875	99.427	99.276	99.261	
4.250	95.044	95.075	95.107	4.250	95.044	95.075	95.107	6.000	99.705	99.754	99.739	
4.375	96.110	96.141	96.173	4.375	96.110	96.141	96.173	6.125	100.141	100.189	99.924	
4.500	96.628	96.660	96.691	4.500	96.628	96.660	96.691	6.250	100.004	99.838	99.813	
4.625	96.999	97.030	97.061	4.625	96.999	97.030	97.061	6.375	99.845	99.864	99.837	
4.750	97.272	97.287	97.303	4.750	97.272	97.287	97.303	6.500	100.192	100.211	100.184	
4.875	97.450	97.466	97.481	4.875	97.450	97.466	97.481	6.625	100.472	100.491	100.464	
5.000	97.706	97.846	97.854	5.000	97.706	97.846	97.854	6.750	100.420	100.409	100.370	
5.125	98.067	98.207	98.215	5.125	98.067	98.207	98.215	6.875	100.508	100.497	100.458	
5.250	98.429	98.421	98.415	5.250	98.429	98.421	98.415	7.000	100.826	100.815	100.775	
5.375	98.445	98.560	98.556	5.375	98.445	98.560	98.556	7.125	101.117	101.106	101.066	
5.500	98.774	98.639	98.635	5.500	98.774	98.639	98.635	7.250				
5.625	98.824	98.939	98.934	5.625	98.824	98.939	98.934	7.375				
5.750	98.190	98.198	98.205	5.750	98.190	98.198	98.205	7.500				
5.875	98.526	98.534	98.542	5.875	98.526	98.534	98.542	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	99.427	99.276	99.261	5.875	99.427	99.276	99.261	4.500	93.811	93.816	93.820	
6.000	99.705	99.754	99.739	6.000	99.705	99.754	99.739	4.625	94.288	94.293	94.297	
6.125	100.141	100.189	99.924	6.125	100.141	100.189	99.924	4.750	94.761	94.767	94.771	
6.250	100.004	99.838	99.813	6.250	100.004	99.838	99.813	4.875	94.780	94.771	94.765	
6.375	99.845	99.864	99.837	6.375	99.845	99.864	99.837	5.000	95.252	95.244	95.238	
6.500	100.192	100.211	100.184	6.500	100.192	100.211	100.184	5.125	95.721	95.712	95.706	
6.625	100.472	100.491	100.464	6.625	100.472	100.491	100.464	5.250	96.436	96.427	96.421	
6.750	100.420	100.409	100.370	6.750	100.420	100.409	100.370	5.375	95.687	95.695	95.703	
6.875	100.508	100.497	100.458	6.875	100.508	100.497	100.458	5.500	95.842	95.849	95.857	
7.000	100.826	100.815	100.775	7.000	100.826	100.815	100.775	5.625	95.895	95.903	95.911	
7.125	101.117	101.106	101.066	7.125	101.117	101.106	101.066	5.750	96.565	96.573	96.580	
7.250				7.250				5.875	96.901	96.909	96.917	
7.375				7.375				6.000				
7.500				7.500				6.125	97.539	97.547	97.555	
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	100.142	99.939	99.736	5.875	100.142	99.939	99.736	5.875	100.142	99.939	99.736	
6.000	100.509	100.306	100.192	6.000	100.509	100.306	100.192	6.000	100.509	100.306	100.192	
6.125	100.920	100.717	100.627	6.125	100.920	100.717	100.627	6.125	100.920	100.717	100.627	
6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	6.250	101.099	100.896	100.794	
6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	6.375	100.956	100.886	100.815	
6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	6.500	101.204	101.133	101.063	
6.625	101.516	101.445	101.375	6.625	101.516	101.445	101.375	6.625	101.516	101.445	101.375	
6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	6.750	101.884	101.806	101.727	
6.875	101.596	101.518	101.690	6.875	101.596	101.518	101.690	6.875	101.596	101.518	101.690	
7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	7.000	102.130	102.052	101.974	
7.125	102.080	101.987	101.910	7.125	102.080	101.987	101.910	7.125	102.080	101.987	101.910	
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 5 Yr Fixed IRRRL				
Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	Rate	10 Day	25 Day	40 Day	
4.500	96.628	96.660	96.691	4.500	96.628	96.660	96.691	5.875	99.427	99.276	99.261	
4.625	96.999	97.030	97.061	4.625	96.999	97.030	97.061	6.000	99.705	99.754	99.739	
4.750	97.272	97.287	97.303	4.750	97.272	97.287	97.303	6.125	100.141	100.189	99.924	
4.875	97.450	97.466	97.481	4.875	97.450	97.466	97.481	6.250	100.004	99.838	99.813	
5.000	97.706	97.846	97.854	5.000	97.706	97.846	97.854	6.375	99.845	99.864	99.837	
5.125	98.067	98.207	98.215	5.125	98.067	98.207	98.215	6.500	100.192	100.211	100.184	
5.250	98.429	98.421	98.415	5.250	98.429	98.421	98.415	6.625	100.472	100.491	100.464	
5.375	98.445	98.560	98.556	5.375	98.445	98.560	98.556	6.750	100.420	100.409	100.370	