FlexPoint

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

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

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

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	92.859	92.859	92.809
4.875	93.760	93.719	93.669
5.000	94.795	94.884	94.582
5.125	95.463	95.259	95.208
5.250	96.074	96.145	96.113
5.375	96.477	96.577	96.541
5.500	97.048	97.117	97.084
5.625	97.626	97.626	97.626
5.750	97.880	97.938	97.872
5.875	98.326	98.320	98.271
6.000	98.890	98.884	98.835
6.125	99.254	99.247	99.199
6.250	99.347	99.354	99.317
6.375	99.845	99.807	99.756
6.500	100.309	100.271	100.220
6.625	100.616	100.584	100.555
6.750	100.732	100.701	100.671
6.875	101.092	101.060	101.031
7.000	101.517	101.463	101.393
7.125	101.854	101.808	101.758
7.250	101.903	101.855	101.805
7.375	102.340	102.271	102.162
7.500	102.756	102.687	102.578

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	92.859	92.859	92.809
4.875	93.760	93.719	93.669
5.000	94.795	94.884	94.582
5.125	95.463	95.259	95.208
5.250	96.074	96.145	96.113
5.375	96.477	96.577	96.541
5.500	97.048	97.117	97.084
5.625	97.626	97.626	97.626
5.750	97.880	97.938	97.872
5.875	98.326	98.320	98.271
6.000	98.890	98.884	98.835
6.125	99.254	99.247	99.199
6.250	99.347	99.354	99.317
6.375	99.845	99.807	99.756
6.500	100.309	100.271	100.220
6.625	100.616	100.584	100.555
6.750	100.732	100.701	100.671
6.875	101.092	101.060	101.031
7.000	101.517	101.463	101.393
7.125	101.854	101.808	101.758
7.250	101.903	101.855	101.805
7.375	102.340	102.271	102.162
7.500	102.756	102.687	102.578

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	95.029	95.090	95.050
5.125	95.710	95.735	95.713
5.250	96.266	96.324	96.299
5.375	97.126	97.096	97.055
5.500	97.683	97.653	97.612
5.625	98.109	98.079	98.038
5.750	98.345	98.339	98.291
5.875	98.924	98.918	98.869
6.000	99.388	99.382	99.333
6.125	99.691	99.685	99.637
6.250	99.808	99.770	99.719
6.375	100.284	100.247	100.195
6.500	100.682	100.644	100.592
6.625	100.978	100.940	100.889
6.750	100.929	100.875	100.793
6.875	101.354	101.300	101.218
7.000	101.729	101.675	101.593
7.125	102.039	101.985	101.902
7.250	101.949	101.880	101.805
7.375	101.692	101.711	101.692
7.500	101.981	102.009	101.990
7.625	102.237	102.263	102.243
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	94.149	94.149	94.146
4.000	94.180	94.180	94.177
4.125	94.533	94.533	94.530
4.250	95.676	95.776	95.811
4.375	96.172	96.275	96.311
4.500	96.532	96.651	96.686
4.625	96.647	96.728	96.748
4.750	97.120	97.200	97.220
4.875	97.556	97.642	97.412
5.000	98.024	98.022	98.014
5.125	98.016	98.075	98.080
5.250	98.538	98.522	98.501
5.375	99.004	98.989	98.967
5.500	99.296	99.280	99.258
5.625	99.265	99.235	99.207
5.750	99.752	99.722	99.692
5.875	100.191	100.161	100.131
6.000	100.465	100.435	100.405
6.125	100.204	100.174	100.143
6.250	100.677	100.647	100.593

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	93.456	93.442	93.424
4.125	93.875	93.860	93.843
4.250	95.457	95.523	95.558
4.375	96.062	96.062	96.012
4.500	96.323	96.323	96.273
4.625	96.425	96.508	96.528
4.750	96.750	96.847	96.867
4.875	97.048	97.171	97.191
5.000	97.774	97.772	97.764
5.125	98.016	98.000	97.979
5.250	98.288	98.522	98.501
5.375	98.754	98.739	98.717
5.500	99.046	99.030	99.008
5.625	99.265	99.235	99.205
5.750	99.502	99.722	99.692
5.875	99.941	99.911	99.881
6.000	100.215	100.185	100.155
6.125	100.204	100.174	100.119
6.250	100.677	100.647	100.593

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	97.809	97.784	97.757
5.875	98.249	98.222	98.197
6.000	98.630	98.603	98.578
6.125	99.007	98.984	98.963
6.250	99.147	99.170	99.103
6.375	99.531	99.493	99.442
6.500	99.951	99.913	99.862
6.625	100.195	100.161	100.106
6.750	100.366	100.319	100.252
6.875	100.778	100.724	100.653
7.000	101.168	101.114	101.032
7.125	101.394	101.341	101.258
7.250	101.387	101.325	101.238
7.375	101.497	101.447	101.400
7.500	101.673	101.625	101.576
7.625	100.877	100.856	100.835

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	97.305	97.278	97.253
5.750	97.739	97.712	97.687
5.875	98.136	98.130	98.082
6.000	98.569	98.562	98.514
6.125	98.901	98.878	98.857
6.250	99.227	99.204	99.183
6.375	99.588	99.550	99.499
6.500	99.941	99.903	99.852
6.625	100.239	100.211	100.182
6.750	100.136	100.083	100.250
6.875	100.561	100.507	100.425
7.000	100.882	100.829	100.746
7.125	101.079	101.025	100.942
7.250	100.839	100.770	100.662
7.375	100.992	100.923	100.814
7.500	101.317	101.248	101.140

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	93.639	93.581	93.563
4.250	94.026	93.975	93.957
4.375	94.451	94.408	94.390
4.500	95.436	95.434	95.433
4.625	94.952	94.950	94.941
4.750	95.567	95.551	95.529
4.875	96.010	95.994	95.972
5.000	96.439	96.424	96.402
5.125	96.614	96.599	96.577
5.250	97.072	97.056	97.034
5.375	97.484	97.468	97.447
5.500	97.753	97.737	97.715
5.625	97.833	97.803	97.773
5.750	98.259	98.229	98.199
5.875	98.642	98.612	98.582
6.000	98.867	98.837	98.806

Conventional Fixed Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-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

FlexPoint

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

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

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

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	95.363	95.288	95.191
4.750	95.902	95.827	95.730
4.875	96.262	96.186	96.089
5.000	96.606	96.528	96.431
5.125	97.192	97.114	97.017
5.250	97.495	97.417	97.320
5.375	97.785	97.706	97.609
5.500	98.069	97.989	97.892
5.625	98.349	98.268	98.171
5.750	98.555	98.474	98.377
5.875	98.820	98.757	98.694
6.000	99.151	99.088	99.025
6.125	99.058	98.995	98.932
6.250	99.254	99.191	99.128
6.375	99.454	99.141	99.078
6.500	99.265	99.202	99.139
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	96.488	96.410	96.313
5.250	96.857	96.778	96.681
5.375	97.217	97.137	97.040
5.500	97.799	97.719	97.622
5.625	98.118	98.037	97.940
5.750	98.397	98.316	98.219
5.875	98.657	98.575	98.478
6.000	98.840	98.758	98.661
6.125	99.098	99.035	98.972
6.250	99.024	98.940	98.867
6.375	99.053	98.990	98.927
6.500	99.283	99.220	99.157
6.625	99.266	99.203	99.140
6.750	99.338	99.275	99.212
6.875	99.579	99.516	99.453
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	97.757	97.925	97.828
6.000	98.050	97.968	98.121
6.125	98.312	98.228	98.131
6.250	98.630	98.546	98.449
6.375	98.601	98.516	98.419
6.500	98.951	98.888	98.826
6.625	99.143	99.080	99.018
6.750	99.034	98.971	98.909
6.875	99.484	99.421	99.359
7.000	99.939	99.876	99.813
7.125	100.024	99.961	99.899

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	95.185	95.122	95.059
4.875	95.544	95.481	95.418
5.000	95.902	95.839	95.776
5.125	96.507	96.444	96.381
5.250	96.973	96.910	96.847
5.375	97.296	97.233	97.170
5.500	97.618	97.555	97.492
5.625	97.801	97.738	97.675
5.750	98.134	98.071	98.008
5.875	98.466	98.403	98.340
6.000	98.797	98.734	98.671
6.125	98.703	98.640	98.577
6.250	98.899	98.836	98.773
6.375	99.099	99.036	98.973
6.500	99.160	99.097	99.034
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	91.419	91.342	91.245
5.000	91.801	91.724	91.627
5.125	95.574	95.511	95.448
5.250	95.996	95.933	95.870
5.375	96.416	96.353	96.290
5.500	96.968	96.905	96.842
5.625	97.356	97.293	97.230
5.750	97.741	97.678	97.615
5.875	98.126	98.063	98.000
6.000	98.348	98.285	98.222
6.125	98.744	98.681	98.618
6.250	98.638	98.575	98.512
6.375	98.698	98.635	98.572
6.500	98.928	98.865	98.802

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	97.067	97.004	96.941
5.875	97.139	97.076	97.013
6.000	97.391	97.328	97.265
6.125	97.641	97.578	97.515
6.250	97.894	97.831	97.768
6.375	98.154	98.091	98.028
6.500	98.596	98.533	98.470
6.625	99.039	98.976	98.913
6.750	98.930	98.867	98.804
6.875	99.379	99.316	99.253
7.000	99.834	99.771	99.708
7.125	99.920	99.857	99.794

Conventional ARM Adjustments

Cumulative LLPA Cap

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

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Cash-Out Refinance LTV / FICO Adjusters: All Products

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

Additional Cash-Out Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

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

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

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	99.136	99.130	99.081
6.125	99.456	99.449	99.401
6.250	99.597	99.559	99.508
6.375	100.108	100.070	100.019
6.500	100.552	100.514	100.463
6.625	100.786	100.748	100.697
6.750	100.886	100.832	100.750
6.875	101.345	101.292	101.209
7.000	101.755	101.701	101.619
7.125	101.987	101.933	101.851
7.250	102.160	102.091	101.982
7.375	102.346	102.277	102.169
7.500	102.750	102.681	102.572
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	99.136	99.130	99.081
6.125	99.456	99.449	99.401
6.250	99.597	99.559	99.508
6.375	100.108	100.070	100.019
6.500	100.552	100.514	100.463
6.625	100.786	100.748	100.697
6.750	100.886	100.832	100.750
6.875	101.345	101.292	101.209
7.000	101.755	101.701	101.619
7.125	101.987	101.933	101.851
7.250	102.160	102.091	101.982
7.375	102.346	102.277	102.169
7.500	102.750	102.681	102.572
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	94.815	94.815	94.812
4.375	95.430	95.180	95.177
4.500	95.706	95.706	95.703
4.625	95.912	95.912	95.908
4.750	96.566	96.566	96.562
4.875	96.881	96.881	96.878
5.000	97.253	97.253	97.249
5.125	97.415	97.415	97.412
5.250	97.831	97.831	97.828
5.375	97.944	97.944	97.937
5.500	98.333	98.333	98.327
5.625	98.555	98.555	98.549
5.750	98.669	98.669	98.663
5.875	99.006	99.006	98.750

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	94.573	94.520	94.496
4.375	94.866	94.819	94.795
4.500	95.119	95.087	95.063
4.625	95.745	95.738	95.730
4.750	96.071	96.064	96.057
4.875	96.180	96.173	96.165
5.000	96.483	96.467	96.464
5.125	96.837	96.837	96.834
5.250	97.109	97.109	97.106
5.375	97.392	97.392	97.385
5.500	97.822	97.822	97.816
5.625	98.137	98.137	98.131
5.750	98.436	98.415	98.396
5.875	98.721	98.700	98.681

Home Ready Adjustments

Cumulative LLPA Caps

Home Ready	0.000

Purchase LTV / FICO Adjusters: All Products w/Terms > 15 years only

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

Additional Purchase LLPA Adjusters

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

R/T Refinance LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤ 30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 780	0.000	0.000	0.000	-0.125	-0.500	-0.625	-0.500	-0.375	-0.375
760-779	0.000	0.000	-0.125	-0.375	-0.875	-1.000	-0.750	-0.625	-0.625
740-759	0.000	0.000	-0.250	-0.750	-1.125	-1.375	-1.125	-1.000	-1.000
720-739	0.000	0.000	-0.500	-1.000	-1.625	-1.750	-1.500	-1.250	-1.250
700-719	0.000	0.000	-0.625	-1.250	-1.875	-2.125	-1.750	-1.625	-1.625
680-699	0.000	0.000	-0.875	-1.625	-2.250	-2.500	-2.125	-1.750	-1.750
660-679	0.000	-0.125	-1.125	-1.875	-2.500	-3.000	-2.375	-2.125	-2.125
640-659	0.000	-0.250	-1.375	-2.125	-2.875	-3.375	-2.875	-2.500	-2.500
620-639	0.000	-0.375	-1.750	-2.500	-3.500	-3.875	-3.625	-2.500	-2.500

Additional R/T Refinance LLPA Adjusters

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

Additional Miscellaneous LLPA Adjusters

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

FlexPoint

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

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

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	98.018	98.018	98.018
6.000	98.510	98.510	98.510
6.125	98.955	98.939	98.925
6.250	99.097	99.081	99.067
6.375	99.533	99.517	99.503
6.500	99.928	99.913	99.898
6.625	100.366	100.334	100.305
6.750	100.482	100.451	100.421
6.875	100.842	100.810	100.781
7.000	101.204	101.173	101.143
7.125	101.604	101.558	101.508
7.250	101.652	101.605	101.555
7.375	100.455	100.377	100.325
7.500	100.779	100.701	100.646
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	98.018	98.018	98.018
6.000	98.510	98.510	98.510
6.125	98.955	98.939	98.925
6.250	99.097	99.081	99.067
6.375	99.533	99.517	99.503
6.500	99.928	99.913	99.898
6.625	100.366	100.334	100.305
6.750	100.482	100.451	100.421
6.875	100.842	100.810	100.781
7.000	101.204	101.173	101.143
7.125	101.604	101.558	101.508
7.250	101.652	101.605	101.555
7.375	100.312	100.235	100.183
7.500	100.663	100.586	100.531
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	94.533	94.533	94.530
4.250	94.815	94.815	94.812
4.375	95.430	95.180	95.177
4.500	95.706	95.706	95.703
4.625	95.912	95.912	95.908
4.750	96.566	96.566	96.562
4.875	96.881	96.881	96.878
5.000	97.253	97.253	97.249
5.125	97.415	97.415	97.412
5.250	97.831	97.831	97.828
5.375	97.944	97.944	97.937
5.500	98.333	98.333	98.327
5.625	98.555	98.555	98.549
5.750	98.669	98.669	98.663
5.875	99.006	99.006	98.750

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	94.164	94.110	94.093
4.250	94.573	94.520	94.496
4.375	94.866	94.819	94.795
4.500	95.119	95.087	95.063
4.625	95.745	95.738	95.730
4.750	96.071	96.064	96.057
4.875	96.180	96.173	96.165
5.000	96.483	96.467	96.464
5.125	96.837	96.837	96.834
5.250	97.109	97.109	97.106
5.375	97.392	97.392	97.385
5.500	97.822	97.822	97.816
5.625	98.137	98.137	98.131
5.750	98.436	98.415	98.396

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

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

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

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

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	95.283	95.329	95.278
5.250	95.894	95.965	95.933
5.375	96.297	96.397	96.361
5.500	96.759	96.868	96.829
5.625	97.311	97.422	97.384
5.750	97.700	97.758	97.692
5.875	98.036	98.128	98.059
6.000	98.435	98.533	98.461
6.125	98.888	98.987	98.916
6.250	99.131	99.174	99.107
6.375	99.415	99.492	99.421
6.500	99.744	99.827	99.753
6.625	100.225	100.307	100.233
6.750	100.394	100.421	100.399
6.875	100.630	100.686	100.660
7.000	100.971	100.997	100.968
7.125	101.358	101.416	101.387
7.250	101.535	101.543	101.519

RefiNow 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.125			
2.250			
2.375			
2.500			
2.625			
2.750			
2.875			
3.000			
3.125			
3.250			
3.375			
3.500			
3.625			
3.750			
3.875			
4.000			
4.125			
4.250			

RefiNow 10 Yr Fixed

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

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

Rate	10 Day	25 Day	40 Day

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

FlexPoint

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

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

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

Government

FHA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.699	95.794	95.800
4.875	96.287	96.382	96.389
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.699	95.794	95.800
4.875	96.287	96.382	96.389
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.699	95.794	95.800
4.875	96.287	96.382	96.389
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	87.983	88.227	88.177
2.875	88.479	88.723	88.673
3.000	88.976	89.220	89.170
3.125	89.473	89.717	89.667
3.250	91.264	91.483	91.415
3.375	91.760	91.979	91.911
3.500	92.586	92.725	92.658
3.625	93.074	93.221	93.153
3.750	93.313	93.561	93.560
3.875	94.137	94.168	94.199
4.000	94.537	94.569	94.600
4.125	94.871	94.902	94.934
4.250	95.749	95.781	95.562
4.375	96.065	96.097	96.128
4.500	96.584	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.290	97.434	97.406
5.000	97.731	97.625	97.598
5.125	98.150	98.044	98.017
5.250	98.229	98.214	98.192
5.375	98.250	98.368	98.261
5.500	98.635	98.754	98.647
5.625	98.991	99.109	99.002
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	87.983	88.227	88.177
2.875	88.479	88.723	88.673
3.000	88.976	89.220	89.170
3.125	89.473	89.717	89.667
3.250	91.264	91.483	91.415
3.375	91.760	91.979	91.911
3.500	92.586	92.725	92.658
3.625	93.074	93.221	93.153
3.750	93.313	93.561	93.560
3.875	94.137	94.168	94.199
4.000	94.537	94.569	94.600
4.125	94.871	94.902	94.934
4.250	95.749	95.781	95.562
4.375	96.065	96.097	96.128
4.500	96.584	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.290	97.434	97.406
5.000	97.731	97.625	97.598
5.125	98.150	98.044	98.017
5.250	98.229	98.214	98.192
5.375	98.250	98.368	98.261
5.500	98.635	98.754	98.647
5.625	98.991	99.109	99.002
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.122	95.197	95.203
4.875	95.660	95.735	95.741
5.000	96.301	96.376	96.382
5.125	96.842	96.917	96.923
5.250	96.963	96.963	96.963
5.375	97.197	97.241	97.235
5.500	97.768	97.812	97.806
5.625	98.317	98.361	98.355
5.750	98.871	98.918	98.715
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	93.797	93.795	93.786
4.625	94.274	94.273	94.264
4.750	94.499	94.498	94.489
4.875	94.577	94.561	94.540
5.000	95.051	95.035	95.013
5.125	95.520	95.504	95.483
5.250	96.236	96.220	96.198
5.375	95.442	95.442	95.442
5.500	95.600	95.600	95.600
5.625	95.658	95.658	95.658
5.750	96.321	96.329	96.337
5.875	96.662	96.670	96.678
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.069
6.125	100.844	100.641	100.573
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.161	102.146	102.102
7.250	102.059	101.990	101.924
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	96.584	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.290	97.434	97.406
5.000	97.731	97.625	97.598
5.125	98.150	98.044	98.017
5.250	98.229	98.214	98.192
5.375	98.250	98.368	98.261
5.500	98.635	98.754	98.647
5.625	98.991	99.109	99.002
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	96.584	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.290	97.434	97.406
5.000	97.731	97.625	97.598
5.125	98.150	98.044	98.017
5.250	98.229	98.214	98.192
5.375	98.250	98.368	98.261
5.500	98.635	98.754	98.647
5.625	98.991	99.109	99.002
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.138	99.120
6.000	99.644	99.677	99.658
6.125	100.148	100.181	99.912
6.250	99.937	99.744	99.713
6.375	99.982	99.985	99.954
6.500	100.413	100.416	100.385
6.625	100.834	100.837	100.806
6.750	100.582	100.555	100.511
6.875	100.731	100.704	100.661
7.000	101.102	101.076	101.032
7.125	101.443	101.417	101.373
7.250	100.204	100.156	100.100
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	93.797	93.795	93.786
4.625	94.274	94.273	94.264
4.750	94.499	94.498	94.489
4.875	94.577	94.561	94.540
5.000	95.051	95.035	95.013
5.125	95.520	95.504	95.483
5.250	96.236	96.220	96.198
5.375	95.442	95.442	95.442
5.500	95.600	95.600	95.600
5.625	95.658	95.658	95.658
5.750	96.321	96.329	96.337
5.875	96.662	96.670	96.678
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
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

Loan Amount Adjustments

$75K - $99,999		-0.750
$100K - $150K		-0.375

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030

FlexPoint

Thursday, May 25, 2023
Effective Time:
8:26:36 AM

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

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

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	94.816	94.956	94.975
4.625	95.453	95.594	95.612
4.750	95.712	95.827	95.833
4.875	96.336	96.452	96.458
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500	94.816	94.956	94.975
4.625	95.453	95.594	95.612
4.750	95.712	95.827	95.833
4.875	96.336	96.452	96.458
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	95.712	95.827	95.833
4.875	96.336	96.452	96.458
5.000	97.430	97.445	97.461
5.125	97.893	97.909	97.925
5.250	98.449	98.449	98.449
5.375	98.557	98.557	98.557
5.500	98.996	98.996	98.996
5.625	99.443	99.443	99.443
5.750	99.816	99.863	99.660
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	88.476	88.720	88.670
3.000	88.986	89.229	89.179
3.125	89.494	89.738	89.688
3.250	91.245	91.463	91.396
3.375	91.751	91.970	91.903
3.500	92.586	92.724	92.656
3.625	93.074	93.223	93.155
3.750	93.313	93.561	93.560
3.875	94.137	94.168	94.199
4.000	94.537	94.569	94.600
4.125	94.871	94.902	94.934
4.250	95.749	95.531	95.562
4.375	96.065	96.097	96.128
4.500	96.334	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.199	97.342	97.315
5.000	97.599	97.743	97.716
5.125	97.971	98.115	98.088
5.250	98.229	98.214	98.192
5.375	98.379	98.248	98.140
5.500	98.470	98.589	98.481
5.625	98.781	98.900	98.792
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	88.476	88.720	88.670
3.000	88.986	89.229	89.179
3.125	89.494	89.738	89.688
3.250	91.245	91.463	91.396
3.375	91.751	91.970	91.903
3.500	92.586	92.724	92.656
3.625	93.074	93.223	93.155
3.750	93.313	93.561	93.560
3.875	94.137	94.168	94.199
4.000	94.537	94.569	94.600
4.125	94.871	94.902	94.934
4.250	95.749	95.531	95.562
4.375	96.065	96.097	96.128
4.500	96.334	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.199	97.342	97.315
5.000	97.599	97.743	97.716
5.125	97.971	98.115	98.088
5.250	98.229	98.214	98.192
5.375	98.379	98.248	98.140
5.500	98.470	98.589	98.481
5.625	98.781	98.900	98.792
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			

VA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750			
4.875			
5.000			
5.125			
5.250	96.963	96.963	96.963
5.375	97.229	97.293	97.287
5.500	97.806	97.870	97.864
5.625	98.547	98.361	98.355
5.750	98.871	98.918	98.715
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			
7.625			
7.750			

VA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	93.797	93.795	93.786
4.625	94.024	94.023	94.014
4.750	94.499	94.498	94.489
4.875	94.577	94.561	94.540
5.000	95.051	95.035	95.013
5.125	95.520	95.504	95.483
5.250	96.236	96.220	96.198
5.375	95.442	95.442	95.442
5.500	95.600	95.600	95.600
5.625	95.658	95.658	95.658
5.750	96.321	96.329	96.337
5.875	96.662	96.670	96.678
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.800	99.846	99.643
6.000	100.426	100.223	100.073
6.125	100.844	100.641	100.538
6.250	101.032	100.829	100.625
6.375	100.992	100.945	100.899
6.500	101.254	101.207	101.160
6.625	101.571	101.524	101.478
6.750	101.874	101.811	101.749
6.875	101.852	101.789	101.727
7.000	102.145	102.083	102.020
7.125	102.055	101.986	101.921
7.250			
7.375			
7.500			
7.625			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	96.334	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.199	97.342	97.315
5.000	97.599	97.743	97.716
5.125	97.971	98.115	98.088
5.250	98.229	98.214	98.192
5.375	98.379	98.248	98.140
5.500	98.470	98.589	98.481
5.625	98.781	98.900	98.792
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	96.334	96.615	96.646
4.625	96.954	96.985	97.016
4.750	97.007	97.023	97.038
4.875	97.199	97.342	97.315
5.000	97.599	97.743	97.716
5.125	97.971	98.115	98.088
5.250	98.229	98.214	98.192
5.375	98.379	98.248	98.140
5.500	98.470	98.589	98.481
5.625	98.781	98.900	98.792
5.750	97.946	97.954	97.962
5.875	98.287	98.295	98.303
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.335	99.139	99.121
6.000	99.587	99.639	99.621
6.125	100.052	100.104	99.836
6.250	99.937	99.734	99.620
6.375	99.824	99.846	99.815
6.500	100.200	100.223	100.192
6.625	100.507	100.529	100.498
6.750	100.399	100.392	100.348
6.875	100.482	100.475	100.431
7.000	100.804	100.797	100.754
7.125	101.107	101.101	101.057
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	93.797	93.795	93.786
4.625	94.024	94.023	94.014
4.750	94.499	94.498	94.489
4.875	94.577	94.561	94.540
5.000	95.051	95.035	95.013
5.125	95.520	95.504	95.483
5.250	96.236	96.220	96.198
5.375	95.442	95.442	95.442
5.500	95.600	95.600	95.600
5.625	95.658	95.658	95.658
5.750	96.321	96.329	96.337
5.875	96.662	96.670	96.678
6.000			
6.125			

Government Adjustments

FICO	
> 720+	0.125
680 - 720	0.000
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

Loan Amount Adjustments

$75K - $99,999			-0.750
$100K - $150K			-0.375
$1M - $1,499,999 (VA Only)			-1.750
$1.5M - $2M (VA Only)			-2.500

Other Adjustments

2 Unit			-0.500
3-4 units			-1.000
MFH			-1.750
Non-Owner/2nd Home (Streamline o			-1.500
VA IRRRL (95.01 - 110 LTV)			-1.250
VA IRRRL (>110 - 125% LTV)			-2.250
Temporary BuyDown			-0.500
Manual Underwrite			-0.375
Lock Extension per Day			-0.030