FlexPoint

Wednesday, May 31, 2023
Effective Time:
12:51:42 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

Conventional Fixed

Conventional 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.108	94.108	94.058
4.875	94.721	94.721	94.671
5.000	95.298	95.298	95.248
5.125	96.085	95.835	95.785
5.250	96.741	96.741	96.691
5.375	97.341	97.341	97.291
5.500	98.187	98.170	98.114
5.625	98.686	98.669	98.613
5.750	98.610	98.579	98.519
5.875	99.231	99.199	99.140
6.000	99.801	99.770	99.710
6.125	100.165	100.134	100.075
6.250	100.015	99.969	99.906
6.375	100.529	100.484	100.420
6.500	100.999	100.954	100.891
6.625	101.269	101.223	101.160
6.750	101.080	101.017	100.925
6.875	101.543	101.480	101.397
7.000	101.974	101.911	101.839
7.125	102.220	102.158	102.121
7.250	102.128	102.049	101.934
7.375	102.567	102.488	102.373
7.500	102.982	102.903	102.787

Conventional 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.108	94.108	94.058
4.875	94.721	94.721	94.671
5.000	95.298	95.298	95.248
5.125	96.085	95.835	95.785
5.250	96.741	96.741	96.691
5.375	97.341	97.341	97.291
5.500	98.187	98.170	98.114
5.625	98.686	98.669	98.613
5.750	98.610	98.579	98.519
5.875	99.231	99.199	99.140
6.000	99.801	99.770	99.710
6.125	100.165	100.134	100.075
6.250	100.015	99.969	99.906
6.375	100.529	100.484	100.420
6.500	100.999	100.954	100.891
6.625	101.269	101.223	101.160
6.750	101.080	101.017	100.925
6.875	101.543	101.480	101.397
7.000	101.974	101.911	101.839
7.125	102.220	102.158	102.121
7.250	102.128	102.049	101.934
7.375	102.567	102.488	102.373
7.500	102.982	102.903	102.787

Conventional 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.000	95.379	95.379	95.329
5.125	96.792	96.774	96.719
5.250	97.377	97.359	97.304
5.375	97.996	98.229	98.173
5.500	98.553	98.536	98.480
5.625	98.979	98.962	98.906
5.750	99.245	99.214	99.155
5.875	99.580	99.799	99.739
6.000	100.062	100.031	99.972
6.125	100.367	100.336	100.526
6.250	100.492	100.447	100.384
6.375	100.720	100.925	100.862
6.500	101.122	101.326	101.263
6.625	101.419	101.623	101.560
6.750	101.384	101.321	101.228
6.875	101.811	101.749	101.656
7.000	102.186	102.123	102.030
7.125	101.987	102.056	102.038
7.250	101.999	101.951	101.892
7.375	101.867	101.911	101.845
7.500	102.153	102.211	102.143
7.625	102.412	102.468	102.400
7.750			
7.875			
8.000			

Conventional 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990	94.733	94.733	94.727
4.000	94.764	94.764	94.757
4.125	95.043	95.043	95.037
4.250	96.249	96.339	96.295
4.375	96.739	96.833	96.788
4.500	97.098	97.207	97.162
4.625	97.043	97.116	97.082
4.750	97.722	97.720	97.689
4.875	98.233	98.231	98.200
5.000	98.598	98.596	98.566
5.125	98.452	98.443	98.411
5.250	98.988	98.979	98.947
5.375	99.460	99.451	99.419
5.500	99.752	99.744	99.712
5.625	99.647	99.610	99.509
5.750	100.138	100.100	99.999
5.875	100.577	100.540	100.439
6.000	100.851	100.814	100.712
6.125	100.598	100.546	100.394
6.250	101.072	101.020	100.868

Conventional 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
3.990			
4.000	94.034	94.020	93.998
4.125	94.378	94.364	94.343
4.250	95.997	96.099	96.054
4.375	96.736	96.736	96.686
4.500	96.995	96.995	96.945
4.625	96.823	96.901	96.867
4.750	97.472	97.720	97.689
4.875	97.983	97.981	97.950
5.000	98.348	98.346	98.316
5.125	98.452	98.443	98.411
5.250	98.738	98.729	98.697
5.375	99.210	99.201	99.169
5.500	99.502	99.494	99.462
5.625	99.397	99.360	99.509
5.750	99.888	99.850	99.749
5.875	100.327	100.290	100.189
6.000	100.601	100.564	100.462
6.125	100.598	100.546	100.394
6.250	100.822	100.770	100.868

Conventional 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.750	98.375	98.345	98.300
5.875	98.878	98.847	98.787
6.000	99.397	99.366	99.307
6.125	99.737	99.706	99.646
6.250	99.749	99.704	99.641
6.375	100.214	100.169	100.106
6.500	100.640	100.595	100.531
6.625	100.885	100.839	100.776
6.750	100.815	100.752	100.659
6.875	101.234	101.171	101.078
7.000	101.625	101.562	101.469
7.125	101.849	101.786	101.693
7.250	101.471	101.403	101.301
7.375	101.404	101.322	101.376
7.500	101.575	101.736	101.541
7.625	101.242	101.233	101.169

Conventional 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.625	97.882	97.851	97.792
5.750	98.459	98.427	98.368
5.875	98.793	98.761	98.952
6.000	99.243	99.211	99.152
6.125	99.728	99.697	99.638
6.250	99.796	99.751	99.688
6.375	100.273	100.228	100.165
6.500	100.631	100.586	100.523
6.625	100.824	100.779	100.716
6.750	100.592	100.529	100.436
6.875	101.019	100.956	100.863
7.000	101.340	101.277	101.184
7.125	101.533	101.470	101.377
7.250	100.494	100.422	100.227
7.375	99.578	99.472	99.257
7.500	99.822	99.716	99.502

Conventional 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.125	94.869	94.868	94.840
4.250	95.348	95.346	95.319
4.375	95.810	95.809	95.781
4.500	96.197	96.195	96.168
4.625	95.526	95.524	95.493
4.750	96.004	96.002	95.972
4.875	96.459	96.457	96.427
5.000	96.874	96.865	96.833
5.125	97.050	97.041	97.009
5.250	97.521	97.512	97.480
5.375	97.938	97.930	97.898
5.500	98.208	98.199	98.167
5.625	98.215	98.178	98.077
5.750	98.644	98.607	98.505
5.875	99.027	98.990	98.889
6.000	99.251	99.214	99.113

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

FlexPoint

Wednesday, May 31, 2023
Effective Time:
12:51:42 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

Conventional ARM

Conventional 5/6 ARM

Rate	10 Day	25 Day	40 Day
4.625	95.643	95.546	95.450
4.750	96.227	96.130	96.034
4.875	96.648	96.551	96.456
5.000	97.008	96.911	96.816
5.125	97.344	97.247	97.152
5.250	97.681	97.618	97.555
5.375	98.018	97.955	97.892
5.500	98.347	98.284	98.221
5.625	98.566	98.469	98.404
5.750	98.853	98.790	98.727
5.875	99.179	99.116	99.053
6.000	99.512	99.449	99.386
6.125	99.414	99.351	99.288
6.250	99.601	99.538	99.475
6.375	99.542	99.479	99.416
6.500	99.593	99.530	99.467
6.625			
6.750			
6.875			

Conventional 7/6 ARM

Rate	10 Day	25 Day	40 Day
5.125	96.779	96.682	96.586
5.250	97.226	97.129	97.033
5.375	97.672	97.575	97.479
5.500	98.134	98.037	97.941
5.625	98.600	98.503	98.408
5.750	98.966	98.869	98.773
5.875	99.288	99.191	99.095
6.000	99.589	99.492	99.396
6.125	99.881	99.784	99.688
6.250	99.952	99.855	99.759
6.375	99.914	99.817	99.721
6.500	99.890	99.821	99.758
6.625	99.860	99.797	99.734
6.750	99.921	99.858	99.795
6.875	100.153	100.090	100.027
7.000			

Conventional 10/6 ARM

Rate	10 Day	25 Day	40 Day
5.875	98.573	98.476	98.380
6.000	98.875	98.778	98.682
6.125	99.144	99.047	98.951
6.250	99.208	99.111	99.015
6.375	99.211	99.148	99.085
6.500	99.399	99.336	99.274
6.625	99.846	99.783	99.720
6.750	99.729	99.666	99.604
6.875	100.174	100.111	100.048
7.000	100.622	100.559	100.496
7.125	100.697	100.634	100.571

Conventional 5/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.750	95.458	95.395	95.332
4.875	95.818	95.755	95.692
5.000	96.179	96.116	96.053
5.125	96.822	96.759	96.696
5.250	97.326	97.263	97.200
5.375	97.664	97.601	97.538
5.500	97.992	97.929	97.866
5.625	98.175	98.112	98.049
5.750	98.498	98.435	98.372
5.875	98.824	98.761	98.698
6.000	99.157	99.094	99.031
6.125	99.059	98.996	98.933
6.250	99.246	99.183	99.120
6.375	99.437	99.374	99.311
6.500	99.488	99.425	99.362
6.625			
6.750			
6.875			
7.000			

Conventional 7/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
4.875	95.243	95.180	95.117
5.000	95.665	95.602	95.539
5.125	96.088	96.025	95.962
5.250	96.512	96.449	96.386
5.375	96.937	96.874	96.811
5.500	97.528	97.465	97.402
5.625	97.955	97.892	97.829
5.750	98.356	98.293	98.230
5.875	98.748	98.685	98.622
6.000	98.970	98.907	98.844
6.125	99.358	99.295	99.232
6.250	99.243	99.180	99.117
6.375	99.302	99.239	99.176
6.500	99.530	99.467	99.404

Conventional 10/6 ARM High Balance

Rate	10 Day	25 Day	40 Day
5.750	97.722	97.659	97.596
5.875	97.830	97.767	97.704
6.000	98.096	98.033	97.970
6.125	98.353	98.290	98.227
6.250	98.606	98.543	98.480
6.375	98.856	98.793	98.730
6.500	99.295	99.232	99.169
6.625	99.741	99.678	99.615
6.750	99.625	99.562	99.499
6.875	100.069	100.006	99.943
7.000	100.517	100.454	100.391
7.125	100.592	100.529	100.466

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

FlexPoint

Wednesday, May 31, 2023
Effective Time:
12:51:42 PM

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

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

Home Ready

Home Ready 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	99.797	99.766	99.706
6.125	100.117	100.086	100.026
6.250	100.030	99.985	99.921
6.375	100.543	100.498	100.434
6.500	100.992	100.947	100.884
6.625	101.226	101.181	101.118
6.750	101.340	101.277	101.184
6.875	101.802	101.739	101.646
7.000	101.962	102.150	102.057
7.125	102.441	102.378	102.285
7.250	102.385	102.306	102.191
7.375	102.574	102.494	102.379
7.500	102.976	102.897	102.782
7.625			

Home Ready 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
6.000	99.797	99.766	99.706
6.125	100.117	100.086	100.026
6.250	100.030	99.985	99.921
6.375	100.543	100.498	100.434
6.500	100.992	100.947	100.884
6.625	101.226	101.181	101.118
6.750	101.340	101.277	101.184
6.875	101.802	101.739	101.646
7.000	101.962	102.150	102.057
7.125	102.441	102.378	102.285
7.250	102.385	102.306	102.191
7.375	102.574	102.494	102.379
7.500	102.976	102.897	102.782
7.625			

Home Ready 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	95.573	95.323	95.317
4.375	95.940	95.940	95.933
4.500	96.186	96.186	96.180
4.625	96.312	96.312	96.306
4.750	96.966	96.966	96.960
4.875	97.285	97.285	97.279
5.000	97.636	97.636	97.630
5.125	97.802	97.802	97.795
5.250	98.220	98.220	98.214
5.375	98.316	98.316	98.309
5.500	98.644	98.637	98.617
5.625	98.870	98.863	98.843
5.750	98.987	98.980	98.960
5.875	99.330	99.323	99.303

Home Ready 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.250	95.079	95.050	95.023
4.375	95.381	95.352	95.325
4.500	95.716	95.687	95.660
4.625	96.143	96.136	96.128
4.750	96.471	96.464	96.456
4.875	96.627	96.601	96.576
5.000	96.988	96.962	96.937
5.125	97.223	97.223	97.217
5.250	97.498	97.498	97.491
5.375	97.744	97.738	97.732
5.500	98.133	98.126	98.106
5.625	98.452	98.445	98.425
5.750	98.847	98.824	98.802
5.875	99.142	99.119	99.097

Rate	10 Day	25 Day	40 Day

Rate	10 Day	25 Day	40 Day

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

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

Wednesday, May 31, 2023
Effective Time:
12:51:42 PM

Home Possible

Home Possible 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	98.878	98.627	98.619
6.000	99.366	99.115	99.107
6.125	99.705	99.454	99.447
6.250	99.636	99.620	99.606
6.375	100.075	100.060	99.795
6.500	100.474	100.458	100.194
6.625	100.844	100.819	100.528
6.750	100.969	100.943	100.899
6.875	101.346	101.320	101.026
7.000	101.456	101.430	101.386
7.125	101.715	101.687	101.643
7.250	101.749	101.701	101.642
7.375	100.635	100.557	100.379
7.500	100.941	100.863	100.688
7.625			

Home Possible 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.875	98.628	98.627	98.619
6.000	99.116	99.115	99.107
6.125	99.455	99.454	99.447
6.250	99.386	99.370	99.356
6.375	99.825	99.810	99.795
6.500	100.224	100.208	100.194
6.625	100.594	100.569	100.528
6.750	100.719	100.693	100.649
6.875	101.096	101.070	101.026
7.000	101.456	101.430	101.386
7.125	101.715	101.687	101.643
7.250	101.749	101.701	101.642
7.375	100.532	100.456	100.277
7.500	100.871	100.795	100.618
7.625			

Home Possible 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	95.043	95.043	95.037
4.250	95.573	95.323	95.317
4.375	95.940	95.940	95.933
4.500	96.186	96.186	96.180
4.625	96.312	96.312	96.306
4.750	96.966	96.966	96.960
4.875	97.285	97.285	97.279
5.000	97.636	97.636	97.630
5.125	97.802	97.802	97.795
5.250	98.220	98.220	98.214
5.375	98.316	98.316	98.309
5.500	98.644	98.637	98.617
5.625	98.870	98.863	98.843
5.750	98.987	98.980	98.960
5.875	99.330	99.323	99.303

Home Possible 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.125	94.718	94.689	94.662
4.250	95.079	95.050	95.023
4.375	95.381	95.352	95.325
4.500	95.716	95.687	95.660
4.625	96.143	96.136	96.128
4.750	96.471	96.464	96.456
4.875	96.627	96.601	96.576
5.000	96.988	96.962	96.937
5.125	97.223	97.223	97.217
5.250	97.498	97.498	97.491
5.375	97.744	97.738	97.732
5.500	98.133	98.126	98.106
5.625	98.452	98.445	98.425
5.750	98.847	98.824	98.802

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

FlexPoint

Wednesday, May 31, 2023
Effective Time:
12:51:42 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

RefiNow

RefiNow 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
5.125	94.801	94.801	94.801
5.250	95.420	95.420	95.420
5.375	96.986	97.089	97.058
5.500	97.439	97.555	97.520
5.625	97.959	98.078	98.044
5.750	98.208	98.268	98.238
5.875	98.542	98.643	98.610
6.000	98.937	99.050	99.013
6.125	99.390	99.506	99.470
6.250	99.502	99.551	99.519
6.375	99.789	99.880	99.844
6.500	100.112	100.213	100.175
6.625	100.576	100.679	100.641
6.750	100.727	100.764	100.745
6.875	100.963	101.036	101.014
7.000	101.276	101.357	101.332
7.125	101.716	101.799	101.774
7.250	101.737	101.759	101.691

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

FlexPoint

Wednesday, May 31, 2023
Effective Time:
12:51:42 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

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.707	94.680	94.654
4.875	95.290	95.263	95.237
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.382	99.382
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			

FHA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.707	94.680	94.654
4.875	95.290	95.263	95.237
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.382	99.382
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			

FHA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	94.707	94.680	94.654
4.875	95.290	95.263	95.237
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.382	99.382
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			

FHA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	88.649	88.909	88.852
2.875	89.145	89.405	89.348
3.000	89.642	89.902	89.844
3.125	90.138	90.399	90.341
3.250	91.844	92.079	92.032
3.375	92.340	92.575	92.528
3.500	93.396	93.380	93.361
3.625	93.884	93.868	93.850
3.750	94.122	94.107	94.088
3.875	94.607	94.630	94.654
4.000	95.066	95.064	95.055
4.125	95.554	95.553	95.525
4.250	96.095	96.118	96.141
4.375	96.411	96.434	96.458
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.566	97.727	97.696
5.000	97.995	98.155	98.125
5.125	98.400	98.560	98.530
5.250	98.673	98.665	98.633
5.375	98.433	98.568	98.517
5.500	98.804	98.939	98.888
5.625	99.145	99.280	99.230
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			

FHA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750	88.649	88.909	88.852
2.875	89.145	89.405	89.348
3.000	89.642	89.902	89.844
3.125	90.138	90.399	90.341
3.250	91.844	92.079	92.032
3.375	92.340	92.575	92.528
3.500	93.396	93.380	93.361
3.625	93.884	93.868	93.850
3.750	94.122	94.107	94.088
3.875	94.607	94.630	94.654
4.000	95.066	95.064	95.055
4.125	95.554	95.553	95.525
4.250	96.095	96.118	96.141
4.375	96.411	96.434	96.458
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.566	97.727	97.696
5.000	97.995	98.155	98.125
5.125	98.400	98.560	98.530
5.250	98.673	98.665	98.633
5.375	98.433	98.568	98.517
5.500	98.804	98.939	98.888
5.625	99.145	99.280	99.230
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			

FHA 30 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	93.780	93.760	93.741
4.875	95.170	95.156	95.112
5.000	96.935	97.047	97.031
5.125	97.315	97.427	97.411
5.250	97.380	97.467	97.449
5.375	97.944	98.032	98.013
5.500	98.515	98.602	98.583
5.625	98.861	98.948	98.929
5.750	99.394	99.242	99.185
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			
7.500			
7.625			
7.750			

FHA 25 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			
7.500			

FHA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			
7.500			

FHA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.126	94.124	94.093
4.625	94.605	94.603	94.572
4.750	95.081	95.079	95.048
4.875	95.017	95.008	94.976
5.000	95.492	95.483	95.451
5.125	95.963	95.954	95.922
5.250	96.430	96.421	96.389
5.375	95.704	95.696	95.688
5.500	95.867	95.859	95.851
5.625	95.927	95.920	95.912
5.750	96.718	96.694	96.671
5.875	97.064	97.040	97.017
6.000			
6.125			

FHA 30 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			
7.625			

FHA 25 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			
7.625			

FHA 20 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.959
6.000	100.705	100.513	100.493
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	102.063	101.993
7.000	102.450	102.380	102.310
7.125	102.495	102.387	102.272
7.250	102.500	102.392	102.276
7.375			
7.500			
7.625			

FHA 15 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.566	97.727	97.696
5.000	97.995	98.155	98.125
5.125	98.400	98.560	98.530
5.250	98.673	98.665	98.633
5.375	98.433	98.568	98.517
5.500	98.804	98.939	98.888
5.625	99.145	99.280	99.230
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			

FHA 10 Yr Fixed Streamline

Rate	10 Day	25 Day	40 Day
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.566	97.727	97.696
5.000	97.995	98.155	98.125
5.125	98.400	98.560	98.530
5.250	98.673	98.665	98.633
5.375	98.433	98.568	98.517
5.500	98.804	98.939	98.888
5.625	99.145	99.280	99.230
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			

FHA 30 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			

FHA 25 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			
7.500			

FHA 20 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.571	99.550
6.000	100.042	100.104	99.833
6.125	100.337	100.399	100.378
6.250	100.373	100.327	100.277
6.375	100.286	100.323	100.285
6.500	100.698	100.736	100.697
6.625	101.129	100.916	100.878
6.750	100.772	100.534	100.666
6.875	100.918	100.931	100.812
7.000	101.285	101.297	101.179
7.125	101.423	101.435	101.317
7.250	100.490	100.477	100.388
7.375			
7.500			

FHA 15 Yr Fixed HB Streamline

Rate	10 Day	25 Day	40 Day
4.500	94.126	94.124	94.093
4.625	94.605	94.603	94.572
4.750	95.081	95.079	95.048
4.875	95.017	95.008	94.976
5.000	95.492	95.483	95.451
5.125	95.963	95.954	95.922
5.250	96.430	96.421	96.389
5.375	95.704	95.696	95.688
5.500	95.867	95.859	95.851
5.625	95.927	95.920	95.912
5.750	96.718	96.694	96.671
5.875	97.064	97.040	97.017
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
< 550	-3.500
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

Wednesday, May 31, 2023
Effective Time:
12:51:42 PM

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

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

Government

VA 30 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	95.983	96.141	96.126
4.750	96.370	96.502	96.485
4.875	96.994	97.126	97.109
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.431	99.412
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			

VA 25 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625	95.983	96.141	96.126
4.750	96.370	96.502	96.485
4.875	96.994	97.126	97.109
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.431	99.412
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			

VA 20 Yr Fixed

Rate	10 Day	25 Day	40 Day
4.500			
4.625			
4.750	96.370	96.502	96.485
4.875	96.994	97.126	97.109
5.000	97.965	97.988	98.012
5.125	98.429	98.452	98.476
5.250	98.977	98.962	98.918
5.375	98.954	98.954	98.954
5.500	99.382	99.431	99.412
5.625	99.885	99.855	99.798
5.750	100.391	100.361	100.304
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			

VA 15 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.140	89.400	89.342
3.000	89.648	89.908	89.850
3.125	90.153	90.413	90.356
3.250	91.823	92.058	92.011
3.375	92.327	92.562	92.515
3.500	93.396	93.380	93.361
3.625	93.884	93.868	93.850
3.750	94.122	94.107	94.088
3.875	94.607	94.630	94.654
4.000	95.066	95.064	95.055
4.125	95.554	95.553	95.525
4.250	96.095	96.118	96.141
4.375	96.411	96.434	96.458
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.521	97.628	97.598
5.000	97.855	98.015	97.985
5.125	98.213	98.373	98.343
5.250	98.673	98.665	98.633
5.375	98.562	98.447	98.396
5.500	98.641	98.776	98.725
5.625	98.942	99.077	99.027
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			

VA 10 Yr Fixed

Rate	10 Day	25 Day	40 Day
2.750			
2.875	89.140	89.400	89.342
3.000	89.648	89.908	89.850
3.125	90.153	90.413	90.356
3.250	91.823	92.058	92.011
3.375	92.327	92.562	92.515
3.500	93.396	93.380	93.361
3.625	93.884	93.868	93.850
3.750	94.122	94.107	94.088
3.875	94.607	94.630	94.654
4.000	95.066	95.064	95.055
4.125	95.554	95.553	95.525
4.250	96.095	96.118	96.141
4.375	96.411	96.434	96.458
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.521	97.628	97.598
5.000	97.855	98.015	97.985
5.125	98.213	98.373	98.343
5.250	98.673	98.665	98.633
5.375	98.562	98.447	98.396
5.500	98.641	98.776	98.725
5.625	98.942	99.077	99.027
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
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	97.351	97.458	97.439
5.375	97.976	98.083	98.065
5.500	98.547	98.655	98.636
5.625	98.917	99.024	99.006
5.750	99.394	99.242	99.185
5.875	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
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	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
7.250			
7.375			
7.500			

VA 20 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
7.250			
7.375			
7.500			

VA 15 Yr Fixed High Balance

Rate	10 Day	25 Day	40 Day
4.500	94.126	94.124	94.093
4.625	94.605	94.603	94.572
4.750	95.081	95.079	95.048
4.875	95.017	95.008	94.976
5.000	95.492	95.483	95.451
5.125	95.963	95.954	95.922
5.250	96.430	96.421	96.389
5.375	95.704	95.696	95.688
5.500	95.867	95.859	95.851
5.625	95.927	95.920	95.912
5.750	96.718	96.694	96.671
5.875	97.064	97.040	97.017
6.000			
6.125			

VA 30 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			
7.625			

VA 25 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			
7.625			

VA 20 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
5.875	100.320	100.117	99.983
6.000	100.705	100.502	100.460
6.125	101.148	100.945	100.853
6.250	101.323	101.277	101.227
6.375	101.219	101.165	101.110
6.500	101.496	101.441	101.386
6.625	101.819	101.765	101.710
6.750	102.149	102.079	102.008
6.875	102.133	101.813	101.743
7.000	102.450	102.380	102.310
7.125	102.245	102.387	102.272
7.250			
7.375			
7.500			

VA 15 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.521	97.628	97.598
5.000	97.855	98.015	97.985
5.125	98.213	98.373	98.343
5.250	98.673	98.665	98.633
5.375	98.562	98.447	98.396
5.500	98.641	98.776	98.725
5.625	98.942	99.077	99.027
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			
6.125			

VA 10 Yr Fixed IRRRL

Rate	10 Day	25 Day	40 Day
4.500	96.929	96.952	96.976
4.625	97.299	97.323	97.346
4.750	97.449	97.448	97.417
4.875	97.521	97.628	97.598
5.000	97.855	98.015	97.985
5.125	98.213	98.373	98.343
5.250	98.673	98.665	98.633
5.375	98.562	98.447	98.396
5.500	98.641	98.776	98.725
5.625	98.942	99.077	99.027
5.750	98.343	98.319	98.296
5.875	98.689	98.665	98.642
6.000			
6.125			

VA 30 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
7.250			
7.375			
7.500			

VA 25 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
7.250			
7.375			
7.500			

VA 20 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
5.875	99.605	99.552	99.532
6.000	99.947	100.029	99.758
6.125	100.203	100.263	100.243
6.250	100.373	100.327	100.277
6.375	100.093	100.151	100.112
6.500	100.692	100.499	100.461
6.625	100.779	100.836	100.798
6.750	100.585	100.617	100.498
6.875	100.671	100.703	100.585
7.000	101.240	101.022	100.903
7.125	101.088	101.120	101.002
7.250			
7.375			
7.500			

VA 15 Yr Fixed HB IRRRL

Rate	10 Day	25 Day	40 Day
4.500	94.126	94.124	94.093
4.625	94.605	94.603	94.572
4.750	95.081	95.079	95.048
4.875	95.017	95.008	94.976
5.000	95.492	95.483	95.451
5.125	95.963	95.954	95.922
5.250	96.430	96.421	96.389
5.375	95.704	95.696	95.688
5.500	95.867	95.859	95.851
5.625	95.927	95.920	95.912
5.750	96.718	96.694	96.671
5.875	97.064	97.040	97.017
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
FICO < 550	-3.500
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
Cash out > 90% LTV	-2.000
Non-Owner/2nd Home (Streamline or	-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