Effective Date	2/3/2023 8:00 AM

HOMEXPRESS MORTGAGE CORP.

FHA Rate Sheet

Speed | Ease | Convenience

	30 YR FIX		15 YR FIX		30 YR FIX High Balance		30 YR FIX Streamline	
Note Rate	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750	100.567	100.442	101.317	101.192	98.567	98.442	100.192	100.067
5.875	100.983	100.858	101.733	101.608	98.983	98.858	100.608	100.483
6.000	101.369	101.244	102.119	101.994	99.369	99.244	100.994	100.869
6.125	101.716	101.591	102.466	102.341	99.716	99.591	101.341	101.216
6.250	101.360	101.235	102.110	101.985	99.360	99.235	100.985	100.860
6.375	101.696	101.571	102.446	102.321	99.696	99.571	101.321	101.196
6.500	101.989	101.864	102.739	102.614	99.989	99.864	101.614	101.489
6.625	102.237	102.112	102.987	102.862	100.237	100.112	101.862	101.737
6.750	102.149	102.024	102.899	102.774	100.149	100.024	101.774	101.649
6.875	102.400	102.275	103.150	103.025	100.400	100.275	102.025	101.900
7.000	102.612	102.487	103.362	103.237	100.612	100.487	102.237	102.112
7.125	102.789	102.664	103.539	103.414	100.789	100.664	102.414	102.289

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 680 - 719	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 550-599	(2.000)
FICO < 550	(2.750)
Other Adjusters	
Amount $150K-$199,999	(0.250)
Amount ≤ $149,999	(0.500)
25 Year	0.125
20 Year	0.250
Condo (LR and HR)	(0.250)
FHA Streamline/IRRRL (2nd Home or Non Owner	(0.500)
Manufactured Home	(1.000)
Loan Fees	
Underwriting Fee	$1,095
Underwriting Fee (streamline)	$595
Admin Fee	$99
Doc Review Fee (Texas only)	$150
Lock Extension Fee / Min 7 Days. (30 Day Max Extension)	0.250
Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	

FHA Product
714-598-1430
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www.homexmortgage.com

Lock Desk Information
877-203-0890
lockdesk@homexmortgage.com
Lock Desk Hours 10:00-4:00 Central Time

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