

FHA Rate Sheet

Note Rate	30 YR FIX		15 YR Fix		30 YR FIX High Balance		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
3.750	96.686	96.561	97.436	97.311	94.780	94.655	96.311	96.186
3.875	97.207	97.082	97.957	97.832	95.301	95.176	96.832	96.707
4.000	97.694	97.569	98.444	98.319	95.788	95.663	97.319	97.194
4.125	98.181	98.056	98.931	98.806	96.275	96.150	97.806	97.681
4.250	98.591	98.466	99.341	99.216	96.685	96.560	98.216	98.091
4.375	99.069	98.944	99.819	99.694	97.162	97.037	98.694	98.569
4.500	99.573	99.448	100.323	100.198	97.667	97.542	99.198	99.073
4.625	100.086	99.961	100.836	100.711	98.180	98.055	99.711	99.586
4.750	99.343	99.218	100.093	99.968	97.436	97.311	98.968	98.843
4.875	99.825	99.700	100.575	100.450	97.919	97.794	99.450	99.325
5.000	100.264	100.139	101.014	100.889	98.358	98.233	99.889	99.764
5.125	100.706	100.581	101.456	101.331	98.800	98.675	100.331	100.206
5.250	100.162	100.037	100.912	100.787	98.255	98.130	99.787	99.662
5.375	100.640	100.515	101.390	101.265	98.733	98.608	100.265	100.140
5.500	101.056	100.931	101.806	101.681	99.149	99.024	100.681	100.556
5.625	101.506	101.381	102.256	102.131	99.600	99.475	101.131	101.006
5.750	100.567	100.442	101.317	101.192	98.660	98.535	100.192	100.067
5.875	101.026	100.901	101.776	101.651	99.120	98.995	100.651	100.526
6.000	101.412	101.287	102.162	102.037	99.506	99.381	101.037	100.912
6.125	101.825	101.700	102.575	102.450	99.919	99.794	101.450	101.325

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 700 - 719	0.125
FICO 680 - 699	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 580-599	(2.250)
FICO < 580	(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/IRRL (2nd Home or Non Owner)	(0.500)
Manufactured Home	(1.000)
* FHA Portfolio Special	2.000
* FHA No Score Special	1.250
* FHA Manual U/W Special	1.000
* Cannot be combined with any other specials. Pricing for specials applied manually once all criterias are validated. See HomeXpress portal for further details.	
Loan Fees	
Underwriting Fee	\$1,095
Underwriting Fee (streamline)	\$595
Admin Fee	\$76
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.	

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

FHA
Portfolio Special
200 BPS

- AUS / Approved / Eligible
- 1 Month PITI Rsv 1-2 Unit
- 3 Months PITI Rsv 3-4 Unit

Lock by August 31, 2022
see Homexmortgage.com for further details

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