



FHA Rate Sheet

Speed | Ease | Convenience

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
6.500	100.615	100.465	101.615	101.215	99.865	99.715	100.615	100.465
6.625	100.940	100.790	101.940	101.540	100.190	100.040	100.940	100.790
6.750	101.134	100.984	102.134	101.734	100.384	100.234	101.134	100.984
6.875	101.259	101.109	102.259	101.859	100.509	100.359	101.259	101.109
7.000	101.509	101.359	102.509	102.109	100.759	100.609	101.509	101.359
7.125	101.759	101.609	102.759	102.359	101.009	100.859	101.759	101.609
7.250	101.884	101.734	102.884	102.484	101.134	100.984	101.884	101.734
7.375	102.054	101.904	103.054	102.654	101.304	101.154	102.054	101.904
7.500	102.224	102.074	103.224	102.824	101.474	101.324	102.224	102.074
7.625	102.394	102.244	103.394	102.994	101.644	101.494	102.394	102.244
7.750	102.564	102.414	103.564	103.164	101.814	101.664	102.564	102.414
7.875	102.734	102.584	103.734	103.334	101.984	101.834	102.734	102.584
8.000	102.904	102.754	103.904	103.504	102.154	102.004	102.904	102.754
8.125	103.074	102.924	104.074	103.674	102.324	102.174	103.074	102.924
8.250	103.244	103.094	104.244	103.844	102.494	102.344	103.244	103.094

FICO Price Adjustments	
FICO ≥ 720	0.375
FICO 680 - 719	0.250
FICO 660 - 679	0.125
FICO 640-659	0.000
FICO 620-639	0.000
FICO 600 - 619	(0.750)
FICO 580 - 599	(1.000)
FICO < 580	(2.500)

Other Adjusters	
Amount > \$1,500,000	(1.875)
Amount \$1,000,000 - \$1,499,999	(1.375)
Amount \$726,201 - \$999,999	(0.875)
Amount \$150K-\$726,200	0.000
Amount \$90,000 - \$149,999	(0.250)
Amount \$50,000 - \$89,999	(0.500)
Amount Below \$50,000	(1.000)
Cashout	(0.250)
20 Year	(0.250)
Condo (LR and HR)	(0.250)
Streamline (2nd Home or Non Owner)	(1.000)
2-4 Unit	(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)	0.125
Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	

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

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

State Adjustments							
State	ADJ	State	ADJ	State	ADJ	State	ADJ
AL	(0.080)	HI	0.051	MN	0.018	OR	(0.060)
AR	0.034	IA	(0.023)	MT	(0.003)	PA	0.129
AZ	(0.118)	ID	(0.093)	NC	(0.006)	RI	(0.139)
CA	(0.101)	IL	0.009	NE	0.044	SC	(0.035)
CO	(0.126)	IN	(0.011)	NH	0.040	TN	(0.024)
CT	0.069	KS	(0.019)	NJ	0.144	TX	0.081
DC	0.001	LA	(0.250)	NM	(0.013)	UT	(0.158)
DE	0.083	MD	0.073	NV	(0.111)	VA	0.068
FL	0.084	ME	(0.120)	OH	0.074	WA	(0.040)
GA	(0.007)	MI	(0.001)	OK	0.090	WI	(0.011)

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an application of credit. Additional restrictions may apply. HomeXpress Mortgage reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal