



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	100.146	99.996	101.146	100.746	99.396	99.246	100.146	99.996
6.625	100.471	100.321	101.471	101.071	99.721	99.571	100.471	100.321
6.750	100.774	100.624	101.774	101.374	100.024	99.874	100.774	100.624
6.875	101.149	100.999	102.149	101.749	100.399	100.249	101.149	100.999
7.000	101.524	101.374	102.524	102.124	100.774	100.624	101.524	101.374
7.125	101.649	101.499	102.649	102.249	100.899	100.749	101.649	101.499
7.250	101.774	101.624	102.774	102.374	101.024	100.874	101.774	101.624
7.375	102.059	101.909	103.059	102.659	101.309	101.159	102.059	101.909
7.500	102.219	102.069	103.219	102.819	101.469	101.319	102.219	102.069
7.625	102.379	102.229	103.379	102.979	101.629	101.479	102.379	102.229
7.750	102.539	102.389	103.539	103.139	101.789	101.639	102.539	102.389
7.875	102.699	102.549	103.699	103.299	101.949	101.799	102.699	102.549
8.000	102.859	102.709	103.859	103.459	102.109	101.959	102.859	102.709
8.125	103.019	102.869	104.019	103.619	102.269	102.119	103.019	102.869
8.250	103.179	103.029	104.179	103.779	102.429	102.279	103.179	103.029

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