



# Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Effective Date 2/3/2023 8:00 AM

Note Rate	Conforming 30 YR FX			Conforming 20 YR FIX				Conforming 15 YR Fix			
	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day
5.750	100.419	100.308	100.266	5.750	100.860	100.699	100.697	5.250	100.725	100.566	100.556
5.875	100.820	100.706	100.666	5.875	101.231	101.073	101.070	5.375	101.008	100.846	100.836
6.000	101.149	101.032	100.994	6.000	101.592	101.434	101.431	5.500	101.294	101.130	101.121
6.125	101.421	101.305	101.269	6.125	101.952	101.790	101.788	5.625	101.126	100.861	100.831
6.250	101.305	101.167	101.126	6.250	101.486	101.324	101.303	5.750	101.458	101.203	101.172
6.375	101.649	101.511	101.471	6.375	101.862	101.686	101.665	5.875	101.789	101.538	101.508
6.500	101.943	101.811	101.773	6.500	102.234	102.046	102.025	6.000	102.092	101.843	101.813
6.625	102.203	102.049	102.011	6.625	102.439	102.283	102.262	6.125	101.805	101.013	100.927
6.750	102.157	101.943	101.894	6.750	101.984	101.850	101.810	6.250	102.144	101.349	101.272
6.875	102.393	102.224	102.176	6.875	102.330	102.198	102.157	6.375	102.466	101.669	101.594
7.000	102.615	102.448	102.399	7.000	102.681	102.547	102.506	6.500	102.759	101.961	101.887
7.125	102.881	102.705	102.657	7.125	103.044	102.914	102.874	6.625	101.811	101.302	101.261
7.250	102.717	102.549	102.499	7.250	102.692	102.554	102.505	6.750	102.101	101.589	101.549
7.375	103.021	102.840	102.776	7.375	103.347	103.213	103.163	6.875	102.369	101.856	101.815
7.500	103.289	103.110	103.025	7.500	103.706	103.574	103.525	7.000	102.617	102.105	102.064
7.625	103.533	103.354	103.153	7.625	104.052	103.922	103.873				

Note Rate	Conforming 10 YR FX			Super Conforming 30 YR FIX				Super Conforming 15 YR Fix			
	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day
5.250	100.739	100.563	100.581	5.875	100.736	100.572	100.458	5.375	100.951	100.792	100.783
5.375	101.020	100.842	100.860	6.000	101.041	100.875	100.780	5.500	101.238	101.077	101.068
5.500	101.306	101.126	101.143	6.125	101.324	101.158	101.065	5.625	101.069	100.805	100.774
5.625	101.729	101.562	101.579	6.250	101.229	101.037	100.923	5.750	101.403	101.148	101.117
5.750	101.418	101.157	101.156	6.375	101.594	101.403	101.268	5.875	101.732	101.484	101.454
5.875	101.748	101.492	101.491	6.500	101.881	101.697	101.569	6.000	102.036	101.787	101.757
6.000	102.052	101.797	101.796	6.625	102.141	101.953	101.808	6.125	101.749	100.957	100.870
6.125	102.289	102.023	102.022	6.750	102.057	101.840	101.703	6.250	102.088	101.292	101.216
6.250	102.112	101.303	101.281	6.875	102.327	102.110	101.985	6.375	102.410	101.613	101.537
6.375	102.441	101.631	101.609	7.000	102.583	102.366	102.208	6.500	102.703	101.904	101.831
6.500	102.744	101.932	101.911	7.125	102.868	102.654	102.466	6.625	101.581	101.072	101.031
6.625	103.128	102.315	102.294	7.250	102.704	102.526	102.307	6.750	101.874	101.362	101.322
6.750	102.333	101.797	101.756	7.375	103.008	102.828	102.585	6.875	102.134	101.623	101.583
6.875	102.612	102.075	102.034	7.500	103.277	103.098	102.833	7.000	102.382	101.874	101.833
7.000	102.869	102.335	102.294	7.625	103.520	103.345	102.845				
				7.750	102.868	102.418	101.883				

CREDIT SCORE	FICO / LTV ADJUSTMENTS FOR LOANS WITH A TERM GREATER THAN 15 YEARS									
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	>97	
740+	0.000	(0.250)	(0.250)	(0.500)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	
720 - 739	0.000	(0.250)	(0.500)	(0.750)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	
700 - 719	0.000	(0.500)	(1.000)	(1.250)	(1.000)	(1.000)	(1.000)	(1.500)	(1.500)	
680 - 699	0.000	(0.500)	(1.250)	(1.750)	(1.500)	(1.250)	(1.250)	(1.500)	(1.500)	
660 - 679	0.000	(1.000)	(2.250)	(2.750)	(2.750)	(2.250)	(2.250)	(2.250)	(2.250)	
640 - 659	(0.500)	(1.250)	(2.750)	(3.000)	(3.250)	(2.750)	(2.750)	(2.750)	(2.750)	
620 - 639	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.500)	(3.500)	
< 620	(0.500)	(1.500)	(3.000)	(3.000)	(3.250)	(3.250)	(3.250)	(3.750)	(3.750)	

CREDIT SCORE	CASH-OUT REFI ADJUSTMENTS (ALL LOAN TERMS)									
	<=60	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	80.01 - 85.00	85.01 - 90.00	90.01 - 95.00	95.01-97	>97	
740+	(0.375)	(0.750)	(1.375)	(1.875)	N/A	N/A	N/A	N/A	N/A	
720 - 739	(0.500)	(1.125)	(1.500)	(2.000)	N/A	N/A	N/A	N/A	N/A	
700 - 719	(0.500)	(1.125)	(1.625)	(2.000)	N/A	N/A	N/A	N/A	N/A	
680 - 699	(0.625)	(1.500)	(1.625)	(2.000)	N/A	N/A	N/A	N/A	N/A	
660 - 679	(0.875)	(1.750)	(1.750)	(2.000)	N/A	N/A	N/A	N/A	N/A	
640 - 659	(0.875)	(1.875)	(1.875)	(2.125)	N/A	N/A	N/A	N/A	N/A	
620 - 639	(0.875)	(1.875)	(1.875)	(2.125)	N/A	N/A	N/A	N/A	N/A	
<620	(0.875)	(1.875)	(1.875)	(2.125)	N/A	N/A	N/A	N/A	N/A	

ADJUSTMENTS	STANDARD ADJUSTMENTS	Loan Fees	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. HomeExpress Mortgage reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state and local laws.
<b>LOAN AMOUNT ADJUSTMENTS</b>	NOO <= 75% (2.125)	Underwriting Fee \$1,095	
\$100,000 - \$124,999 (0.125)	NOO 75.01-80% (3.375)	Underwriting Fee (streamline) \$595	
\$75,000 - \$99,999 (0.250)	NOO >80% (4.125)	Admin Fee \$99	
< \$74,499 (0.875)	Condo (Attached) >75% (0.750)	Doc Review Fee (Texas Only) \$150	
<b>OTHER ADJUSTMENTS</b>	2nd Home >85% LTV See Below	Lock Extension Fee /Min 7 Days 0.250	
No Impounds (0.250)	2nd Home <= 85% LTV (1.000)	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	
	3-4 Unit <= 80% (1.000)	<b>HIGH BALANCE ADJUSTMENTS</b>	
	3-4 Unit 80.1% to 85% (1.500)	Cash-out Refinance See Below for Adjustments	
	3-4 Unit > 85% (2.000)	Purchase or R/T Refinance ARM <= 75% ARM > 75% 20 Yr (add to 20 Yr Price) (1.250)	
<b>MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000</b>	Manufactured Home (0.500)		

SUBORDINATE FINANCED PRICE ADJUSTMENTS				State Adjustments					
LTV	CLTV	FICO		State	ADJ	State	ADJ	State	ADJ
		<720	>=720						
ALL	ALL	(0.375)	(0.375)	AL	0.00	MD	0.13	TN	0.13
				AR	0.13	ME	0.00	TX	0.25
				AZ	0.00	MI	0.13	UT	0.00
				CA	0.00	MN	0.13	VA	0.13
				CO	0.00	MT	0.00	WA	0.00
				CT	0.13	NC	0.13	WI	0.00
				DC	0.00	NE	0.13		
				DE	0.00	NH	0.13		
				FL	0.25	NJ	0.13		
				GA	0.13	NV	0.00		
				IA	0.00	OH	0.13		
				ID	0.00	OK	0.13		
				IL	0.13	OR	0.13		
				IN	0.13	PA	0.00		
				KS	0.13	RI	0.00		
				LA	0.13	SC	0.13		

FHFA Loan Level Price Adjustments										
LTV Range										
Product Features	Lock Period	≤ 60%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	>97.00
Second Home	All	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	(4.125)
High Balance Loan Programs										
Product Features	Lock Period	≤ 60%	60.01-70.00%	70.01-75.00%	75.01-80.00%	80.01-85.00%	85.01-90.00%	90.01-95.00%	95.01-97.00%	>97.00
Purchase or R/T Refinance	All	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
Cash-out Refi	All	(1.250)	(1.500)	(1.500)	(1.750)	N/A	N/A	N/A	N/A	N/A

Available in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, LA, ME, MD, MI, MN, MT, NC, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI