



Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Effective Date 3/17/2023

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	100.241	100.239	100.082	5.750	100.567	100.578	100.383	5.250	100.288	100.258	100.213
5.875	100.635	100.634	100.474	5.875	100.948	100.956	100.758	5.375	100.553	100.525	100.479
6.000	100.995	100.994	100.832	6.000	101.304	101.315	101.118	5.500	100.810	100.782	100.735
6.125	101.296	101.296	101.136	6.125	101.659	101.663	101.465	5.625	100.873	100.817	100.771
6.250	101.265	101.251	101.192	6.250	101.676	101.670	101.528	5.750	101.148	101.090	101.044
6.375	101.606	101.593	101.530	6.375	102.031	102.025	101.880	5.875	101.459	101.399	101.352
6.500	101.914	101.901	101.833	6.500	102.377	102.371	102.227	6.000	101.734	101.670	101.622
6.625	102.137	102.124	102.060	6.625	102.721	102.715	102.565	6.125	101.467	101.446	101.335
6.750	101.940	101.926	101.870	6.750	101.986	101.961	101.889	6.250	101.791	101.767	101.656
6.875	102.242	102.228	102.169	6.875	102.332	102.306	102.231	6.375	102.107	102.076	101.965
7.000	102.406	102.392	102.332	7.000	102.696	102.649	102.579	6.500	102.414	102.382	102.271
7.125	102.675	102.661	102.603	7.125	103.067	103.006	102.931	6.625	102.080	102.042	101.918
7.250	102.362	102.317	102.308	7.250	102.602	102.560	102.528	6.750	102.382	102.342	102.218
7.375	102.665	102.620	102.606	7.375	102.938	102.896	102.864	6.875	102.667	102.625	102.500
7.500	102.947	102.887	102.873	7.500	103.306	103.263	103.232	7.000	102.933	102.893	102.768
7.625	103.217	103.129	103.117	7.625	103.637	103.595	103.568				

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	100.252	100.277	100.177	5.875	100.524	100.473	100.289	5.375	100.498	100.467	100.421
5.375	100.517	100.543	100.442	6.000	100.870	100.820	100.631	5.500	100.752	100.724	100.677
5.500	100.773	100.799	100.698	6.125	101.122	101.095	100.935	5.625	100.800	100.743	100.698
5.625	101.288	101.312	101.211	6.250	101.081	101.050	100.992	5.750	101.074	101.017	100.970
5.750	101.100	101.109	100.995	6.375	101.415	101.392	101.329	5.875	101.388	101.325	101.278
5.875	101.410	101.417	101.304	6.500	101.719	101.700	101.635	6.000	101.661	101.596	101.548
6.000	101.686	101.687	101.574	6.625	101.947	101.926	101.863	6.125	101.393	101.372	101.261
6.125	102.116	102.111	101.998	6.750	101.770	101.725	101.669	6.250	101.719	101.693	101.582
6.250	101.739	101.728	101.603	6.875	102.073	102.028	101.970	6.375	102.034	102.005	101.894
6.375	102.055	102.037	101.912	7.000	102.267	102.211	102.152	6.500	102.341	102.309	102.197
6.500	102.362	102.344	102.219	7.125	102.576	102.512	102.425	6.625	102.022	101.984	101.860
6.625	102.655	102.638	102.513	7.250	102.300	102.204	102.130	6.750	102.324	102.284	102.160
6.750	102.322	102.295	102.158	7.375	102.636	102.541	102.427	6.875	102.609	102.567	102.442
6.875	102.607	102.577	102.440	7.500	102.935	102.840	102.694	7.000	102.875	102.835	102.710
7.000	102.886	102.858	102.721	7.625	103.205	103.110	102.942				
				7.750	102.621	102.557	102.066				

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. HomeXpress 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.
LOAN AMOUNT ADJUSTMENTS	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	
OTHER ADJUSTMENTS	2nd Home >85% LTV See Below	Lock Extension Fee /Min 7 Days 0.250	
No Impounds (0.250)	2nd Home <= 85% LTV Below	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	
	3-4 Unit <= 80% (1.000)	HIGH BALANCE ADJUSTMENTS	
	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)	
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000	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