



# Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Effective Date 3/31/2023  
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	99.571	99.544	99.529	5.750	99.884	99.776	99.791	5.250	99.623	99.577	99.570
5.875	100.006	99.975	99.966	5.875	100.279	100.171	100.186	5.375	99.905	99.857	99.848
6.000	100.339	100.304	100.295	6.000	100.661	100.544	100.559	5.500	100.157	100.109	100.095
6.125	100.624	100.584	100.577	6.125	101.020	100.899	100.914	5.625	100.225	100.187	100.182
6.250	100.853	100.834	100.817	6.250	101.243	101.111	101.108	5.750	100.551	100.512	100.504
6.375	101.195	101.172	101.155	6.375	101.579	101.475	101.472	5.875	100.790	100.751	100.744
6.500	101.498	101.471	101.454	6.500	101.982	101.876	101.873	6.000	101.041	101.001	100.992
6.625	101.715	101.691	101.675	6.625	102.251	102.147	102.145	6.125	101.122	100.636	100.627
6.750	101.722	101.712	101.666	6.750	101.798	101.768	101.746	6.250	101.430	100.944	100.933
6.875	102.023	102.009	101.964	6.875	102.105	102.058	102.036	6.375	101.742	101.255	101.243
7.000	102.195	102.168	102.124	7.000	102.415	102.343	102.321	6.500	102.046	101.559	101.543
7.125	102.439	102.423	102.379	7.125	102.784	102.701	102.666	6.625	101.584	101.445	101.437
7.250	102.412	102.304	102.294	7.250	102.751	102.602	102.528	6.750	101.896	101.758	101.748
7.375	102.729	102.623	102.606	7.375	102.992	102.891	102.852	6.875	102.187	102.049	102.038
7.500	103.026	102.895	102.878	7.500	103.325	103.227	103.187	7.000	102.370	102.200	102.186
7.625	103.296	103.143	103.122	7.625	103.629	103.531	103.491				

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	99.632	99.540	99.572	5.875	99.901	99.820	99.781	5.375	#REF!	99.804	99.795
5.375	99.913	99.821	99.849	6.000	100.227	100.141	100.100	5.500	100.104	100.056	100.042
5.500	100.164	100.072	100.095	6.125	100.499	100.410	100.376	5.625	100.172	100.134	100.129
5.625	100.746	100.654	100.665	6.250	100.708	100.639	100.616	5.750	100.498	100.459	100.451
5.750	100.536	100.463	100.474	6.375	101.042	100.971	100.954	5.875	100.737	100.698	100.691
5.875	100.775	100.703	100.713	6.500	101.328	101.270	101.253	6.000	100.988	100.948	100.939
6.000	101.025	100.953	100.961	6.625	101.571	101.497	101.474	6.125	101.069	100.583	100.574
6.125	101.499	101.427	101.437	6.750	101.578	101.517	101.465	6.250	101.377	100.891	100.880
6.250	101.401	100.897	100.893	6.875	101.903	101.840	101.763	6.375	101.689	101.202	101.190
6.375	101.712	101.208	101.203	7.000	102.095	102.029	101.927	6.500	101.993	101.506	101.490
6.500	102.017	101.513	101.502	7.125	102.351	102.285	102.195	6.625	101.531	101.392	101.384
6.625	102.404	101.901	101.892	7.250	102.360	102.202	102.109	6.750	101.843	101.705	101.695
6.750	101.836	101.711	101.688	7.375	102.711	102.555	102.421	6.875	102.134	101.996	101.985
6.875	102.141	102.016	101.992	7.500	103.014	102.858	102.693	7.000	102.360	102.173	101.900
7.000	102.426	102.301	102.275	7.625	103.283	103.131	102.937				
				7.750	103.038	102.743	102.484				

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)	<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	See Below for Adjustments	
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000		Manufactured Home	(0.500)	ARM <= 75%		
				ARM > 75%		
				20 Yr (add to 20 Yr Price)	(1.250)	

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
(Sub Fin LLPAs below also apply)				AR	0.13	ME	0.00	TX	0.25
<=65.00%	80.01% - 95%	(0.500)	(0.250)	AZ	0.00	MI	0.13	UT	0.00
65.01% - 75.00%	80.01% - 95%	(0.750)	(0.500)	CA	0.00	MN	0.13	VA	0.13
75.01% - 95.00%	76.01% - 95%	(1.000)	(0.750)	CO	0.00	MT	0.00	WA	0.00
<=95.00%	95.01% - 97%	(1.500)	(0.750)	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		
Home Possible Cumulative LLPAs - If the sum of all non HomeX LLPAs exceeds the cap shown below, the excess will be waived. HX adj. are in addition to the capped adj. apply for the LLPA cap.				GA	0.13	NV	0.00		
				IA	0.00	OH	0.13		
				ID	0.00	OK	0.13		
LTV/Area Median Income Percent		LLPA Cap		IL	0.13	OR	0.13		
LTV <= 80%		0.00		IN	0.13	PA	0.00		
Duty to Serve LTV <= 100%		0.00		KS	0.13	RI	0.00		
FTHB <=100% or <= 120% of High-Cost Area		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, IA, 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