



Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Note Rate	Conforming 30 YR FX			Note Rate	Conforming 20 YR FIX			Note Rate	Conforming 15 YR Fix		
	30 Day	45 Day	60 Day		30 Day	45 Day	60 Day		30 Day	45 Day	60 Day
5.750	98.020	98.017	98.013	5.750	98.593	98.588	98.473	5.250	98.510	98.493	98.405
5.875	98.470	98.470	98.457	5.875	99.049	99.044	98.925	5.375	98.773	98.757	98.666
6.000	98.864	98.864	98.846	6.000	99.533	99.524	99.405	5.500	99.009	98.994	98.904
6.125	99.141	99.142	99.117	6.125	99.833	99.819	99.693	5.625	99.426	99.412	99.333
6.250	99.488	99.472	99.474	6.250	99.982	99.956	99.861	5.750	99.696	99.683	99.600
6.375	99.855	99.842	99.835	6.375	100.469	100.431	100.332	5.875	99.954	99.941	99.856
6.500	100.129	100.116	100.105	6.500	100.796	100.757	100.655	6.000	100.238	100.225	100.140
6.625	100.353	100.340	100.326	6.625	101.092	101.040	100.931	6.125	100.377	100.376	100.311
6.750	100.817	100.780	100.729	6.750	101.105	101.040	100.996	6.250	100.606	100.605	100.358
6.875	101.124	101.091	101.039	6.875	101.503	101.438	101.377	6.375	100.884	100.883	100.635
7.000	101.313	101.281	101.225	7.000	101.683	101.669	101.620	6.500	101.216	101.215	100.965
7.125	101.546	101.507	101.450	7.125	102.023	102.009	101.956	6.625	101.332	101.299	101.176
7.250	101.906	101.846	101.707	7.250	102.099	102.036	101.921	6.750	101.550	101.518	101.392
7.375	102.234	102.151	102.006	7.375	102.435	102.349	102.235	6.875	101.865	101.834	101.703
7.500	102.407	102.374	102.238	7.500	102.757	102.672	102.531	7.000	102.160	102.129	101.993
7.625	102.572	102.532	102.401	7.625	103.098	103.013	102.847				

Note Rate	Conforming 10 YR FX			Note Rate	Super Conforming 30 YR FIX			Note Rate	Super Conforming 15 YR Fix		
	30 Day	45 Day	60 Day		30 Day	45 Day	60 Day		30 Day	45 Day	60 Day
5.250	98.450	98.482	98.380	5.875	98.414	98.363	98.304	5.375	98.732	98.716	98.625
5.375	98.713	98.745	98.640	6.000	98.798	98.748	98.693	5.500	98.968	98.953	98.863
5.500	98.949	98.981	98.877	6.125	99.057	99.008	98.964	5.625	99.385	99.371	99.292
5.625	99.705	99.737	99.626	6.250	99.388	99.322	99.321	5.750	99.655	99.642	99.559
5.750	99.636	99.652	99.566	6.375	99.755	99.692	99.682	5.875	99.913	99.900	99.815
5.875	99.894	99.910	99.822	6.500	100.054	99.990	99.952	6.000	100.197	100.184	100.099
6.000	100.178	100.194	100.105	6.625	100.268	100.206	100.173	6.125	100.336	100.335	100.090
6.125	100.882	100.898	100.799	6.750	100.737	100.650	100.576	6.250	100.565	100.564	100.317
6.250	100.561	100.561	100.323	6.875	101.052	100.969	100.886	6.375	100.843	100.842	100.594
6.375	100.839	100.839	100.600	7.000	101.262	101.180	101.072	6.500	101.175	101.174	100.924
6.500	101.171	101.170	100.929	7.125	101.483	101.402	101.297	6.625	101.291	101.258	101.135
6.625	101.741	101.741	101.495	7.250	101.844	101.762	101.554	6.750	101.509	101.477	101.351
6.750	101.490	101.472	101.332	7.375	102.134	102.051	101.853	6.875	101.825	101.793	101.662
6.875	101.805	101.788	101.643	7.500	102.361	102.278	102.085	7.000	102.119	102.088	101.952
7.000	102.100	102.082	101.933	7.625	102.559	102.476	102.248				
				7.750	102.139	102.061	101.618				

CREDIT SCORE	Purchase Money Loans - LLPA by FICO / LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤30.00	30.01 - 60.00	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%	SFC
780+	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760 - 779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740 - 759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720 - 739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700 - 719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680 - 700	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660 - 679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640 - 659	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
≤639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									
	≤30.00	30.01 - 60.00	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%	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Limited Cash-Out Refinances - LLPA by FICO/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤30.00	30.01 - 60.00	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%	SFC
780+	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760 - 779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740 - 759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720 - 739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700 - 719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680 - 700	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660 - 679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640 - 659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
≤639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Limited Cash-Out Refinances									
	≤30.00	30.01 - 60.00	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%	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.125)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Cash-Out Refinance Loans - LLPA by FICO / LTV Ratio Applicable for all loans					
	≤30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
780+	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	003
760 - 779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	003
740 - 759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	003
720 - 739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	003
700 - 719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	003
680 - 700	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	003
660 - 679	(0.375)	(0.875)	(2.750)	(4.000)	(4.750)	003
640 - 659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	003
≤639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	003

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Cash-Out Refinances					
	≤30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

LOAN AMOUNT 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.
\$100,000 - \$124,999	(0.125)	Underwriting Fee	\$1,095	
\$75,000 - \$99,999	(0.250)	Underwriting Fee (streamline)	\$595	
< \$74,499	(0.875)	Admin Fee	\$99	
		Doc Review Fee (Texas Only)	\$150	
OTHER ADJUSTMENTS		Lock Extension Fee / Min 7 Days (30 Day Max extension)	0.250	
No Impounds	(0.250)	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.		

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000				State Adjustments					
Home Possible Cumulative LLPA Caps - 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.				State	ADJ	State	ADJ	State	ADJ
				AL	0.00	IN	0.125	OH	0.125
AR	0.13	KS	0.125	OK	0.125				
AZ	0.0								