

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
6.250	98.451	98.443	98.437	6.250	98.914	98.949	98.827	5.250	97.332	97.320	97.298
6.375	98.881	98.876	98.862	6.375	99.400	99.435	99.308	5.375	97.719	97.709	97.682
6.500	99.236	99.233	99.215	6.500	99.712	99.747	99.618	5.500	97.960	97.952	97.919
6.625	99.532	99.530	99.505	6.625	100.048	100.083	99.951	5.625	98.410	98.395	98.378
6.750	100.006	99.988	99.891	6.750	100.310	100.328	100.128	5.750	98.716	98.702	98.681
6.875	100.380	100.365	100.261	6.875	100.665	100.683	100.480	5.875	98.933	98.922	98.896
7.000	100.664	100.651	100.540	7.000	100.948	100.966	100.762	6.000	99.196	99.186	99.153
7.125	100.938	100.925	100.807	7.125	101.193	101.212	101.005	6.125	99.579	99.571	99.518
7.250	101.032	101.020	100.949	7.250	101.051	101.051	100.911	6.250	99.789	99.782	99.725
7.375	101.372	101.363	101.273	7.375	101.357	101.357	101.217	6.375	100.042	100.036	99.971
7.500	101.639	101.631	101.535	7.500	101.627	101.627	101.485	6.500	100.313	100.308	100.233
7.625	101.834	101.826	101.725	7.625	101.985	101.985	101.845	6.625	100.532	100.524	100.440
7.750	102.140	102.105	101.887	7.750	102.070	102.053	101.822	6.750	100.724	100.716	100.628
7.875	102.431	102.396	102.176	7.875	102.444	102.427	102.193	6.875	101.009	101.002	100.911
8.000	102.683	102.649	102.425	8.000	102.817	102.800	102.566	7.000	101.283	101.277	101.184
8.125	102.883	102.850	102.626	8.125	103.099	103.082	102.851				

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	97.524	97.595	97.490	6.250	98.269	98.261	98.254	5.375	97.637	97.627	97.600
5.375	97.911	97.982	97.874	6.375	98.698	98.694	98.679	5.500	97.878	97.870	97.837
5.500	98.151	98.223	98.110	6.500	99.054	99.050	99.033	5.625	98.328	98.313	98.296
5.625	98.368	98.422	98.335	6.625	99.350	99.348	99.322	5.750	98.633	98.620	98.599
5.750	98.673	98.727	98.638	6.750	99.824	99.806	99.709	5.875	98.851	98.840	98.814
5.875	98.890	98.944	98.853	6.875	100.198	100.183	100.079	6.000	99.114	99.104	99.071
6.000	99.152	99.206	99.109	7.000	100.482	100.469	100.358	6.125	99.497	99.488	99.435
6.125	99.535	99.572	99.473	7.125	100.755	100.743	100.624	6.250	99.707	99.700	99.643
6.250	99.744	99.781	99.680	7.250	100.850	100.837	100.767	6.375	99.960	99.954	99.889
6.375	99.997	100.034	99.925	7.375	101.190	101.181	101.091	6.500	100.231	100.225	100.151
6.500	100.267	100.304	100.187	7.500	101.457	101.448	101.353	6.625	100.450	100.442	100.358
6.625	100.486	100.506	100.393	7.625	101.652	101.644	101.543	6.750	100.641	100.634	100.546
6.750	100.677	100.697	100.581	7.750	101.958	101.923	101.705	6.875	100.927	100.920	100.828
6.875	100.962	100.982	100.864	7.875	102.249	102.214	101.993	7.000	101.201	101.195	101.102
7.000	101.236	101.255	101.137	8.000	102.501	102.467	102.243				
				8.125	102.701	102.667	102.444				

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 LLPA 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)	(1.875)	(1.875)	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 LLPA 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)	(1.875)	(1.875)	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)	(2.500)	(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 LLPA 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)	0.125	
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 LLPA's 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
LTV/Area Median Income Percent				AR	0.13	KS	0.125	OK	0