Effective Date	9/29/2023 8:00 AM

HOMEXPRESS MORTGAGE CORP.

Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

	Conforming 30 YR FX			Conforming 20 YR FIX				Conforming 15 YR Fix			
Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day
6.750	99.239	99.219	99.206	6.750	99.667	99.524	99.537	5.750	97.988	97.959	97.942
6.875	99.684	99.658	99.643	6.875	100.046	99.903	99.913	5.875	98.234	98.202	98.187
7.000	100.022	99.994	99.975	7.000	100.324	100.181	100.189	6.000	98.547	98.513	98.495
7.125	100.343	100.313	100.288	7.125	100.549	100.406	100.409	6.125	99.154	99.090	99.076
7.250	100.867	100.843	100.830	7.250	100.912	100.818	100.813	6.250	99.391	99.326	99.310
7.375	101.275	101.233	101.219	7.375	101.221	101.127	101.118	6.375	99.668	99.601	99.583
7.500	101.588	101.544	101.529	7.500	101.477	101.383	101.374	6.500	99.950	99.882	99.861
7.625	101.819	101.772	101.753	7.625	101.811	101.718	101.706	6.625	100.253	100.157	100.154
7.750	102.163	101.943	101.919	7.750	102.108	101.877	101.855	6.750	100.459	100.362	100.356
7.875	102.482	102.262	102.234	7.875	102.430	102.199	102.176	6.875	100.743	100.645	100.639
8.000	102.765	102.544	102.516	8.000	102.738	102.507	102.486	7.000	101.007	100.908	100.897
8.125	103.012	102.791	102.760	8.125	102.971	102.740	102.715	7.125	100.880	100.739	100.734
8.250	103.040	103.022	102.987	8.250	103.153	103.114	103.083	7.250	101.142	101.000	100.993
8.375	103.307	103.281	103.246	8.375	103.472	103.434	103.403	7.375	101.381	101.239	101.230
8.500	103.543	103.516	103.482	8.500	103.766	103.727	103.696	7.500	101.607	101.464	101.452
8.625	103.749	103.722	103.689	8.625	103.725	103.687	103.605				

	Conforming 10 YR FX			Super Conforming 30 YR FIX				Super Conforming 15 YR Fix			
Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day	Note Rate	30 Day	45 Day	60 Day
5.750	98.016	97.917	97.966	6.750	99.065	99.045	99.032	5.875	98.164	98.132	98.116
5.875	98.259	98.160	98.208	6.875	99.510	99.484	99.468	6.000	98.476	98.442	98.424
6.000	98.569	98.470	98.513	7.000	99.848	99.819	99.800	6.125	99.068	99.004	98.990
6.125	99.157	99.047	99.081	7.125	100.169	100.138	100.113	6.250	99.305	99.240	99.224
6.250	99.391	99.281	99.313	7.250	100.677	100.652	100.640	6.375	99.582	99.516	99.497
6.375	99.667	99.557	99.584	7.375	101.085	101.043	101.029	6.500	99.864	99.796	99.775
6.500	99.947	99.837	99.859	7.500	101.398	101.354	101.339	6.625	100.167	100.071	100.068
6.625	100.230	100.111	100.127	7.625	101.629	101.582	101.562	6.750	100.373	100.276	100.270
6.750	100.435	100.316	100.329	7.750	101.973	101.753	101.729	6.875	100.657	100.559	100.553
6.875	100.718	100.598	100.611	7.875	102.292	102.072	102.044	7.000	100.921	100.822	100.811
7.000	100.980	100.861	100.867	8.000	102.575	102.354	102.325	7.125	100.794	100.653	100.648
7.125	100.849	100.691	100.689	8.125	102.821	102.601	102.570	7.250	101.056	100.914	100.907
7.250	101.110	100.952	100.948	8.250	102.850	102.831	102.796	7.375	101.296	101.153	101.144
7.375	101.349	101.191	101.184	8.375	103.117	103.090	103.056	7.500	101.521	101.378	101.366
7.500	101.573	101.415	101.405	8.500	103.352	103.325	103.292				
				8.625	103.559	103.532	103.498				

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)	(1.875)	(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 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)	(1.875)	(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)	(2.750)	(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	
$100,000 - $124,999	(0.125)
$75,000 - $99,999	(0.250)
< $74,499	(0.875)

OTHER ADJUSTMENTS	
No Impounds	(0.250)

Loan Fees	
Underwriting Fee	$1,095
Underwriting Fee (streamline)	$595
Admin Fee	$99
Doc Review Fee (Texas Only)	$150
Lock Extension Fee /Min 7 Days (30 Day Max extension)	0.125

Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.

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.

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000

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. alify for the LLPA cap.

LTV/Area Median Income Percent	LLPA Cap
LTV <= 80%	0.00
Duty to Serve LTV ≤ 100%	0.00
FTHB ≤100% or ≤120% of High-Cost Area	0.00

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

State Adjustments					
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	0.00	LA	0.125	OR	0.125
CA	0.00	MD	0.125	PA	0.000
CO	0.00	ME	0.000	RI	0.000
CT	0.13	MI	0.125	SC	0.125
DC	0.00	MN	0.125	TN	0.125
DE	0.00	MT	0.000	TX	0.250
FL	0.25	NC	0.125	UT	0.000
GA	0.13	NE	0.125	VA	0.125
IA	0.00	NH	0.125	WA	0.000
ID	0.00	NJ	0.125	WI	0.000
IL	0.13	NV	0.000		