



# Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Effective Date 11/23/2022 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	99.069	98.917	98.869	5.750	99.789	99.612	99.516	5.250	99.070	98.929	98.782
5.875	99.519	99.366	99.314	5.875	100.177	99.984	99.883	5.375	99.371	99.230	99.073
6.000	99.926	99.774	99.719	6.000	100.526	100.332	100.228	5.500	99.671	99.531	99.362
6.125	100.283	100.131	100.076	6.125	100.913	100.697	100.573	5.625	100.036	99.875	99.543
6.250	100.714	100.492	100.432	6.250	101.255	101.088	100.971	5.750	100.370	100.209	99.864
6.375	101.043	100.823	100.755	6.375	101.595	101.428	101.308	5.875	100.690	100.530	100.177
6.500	101.353	101.135	101.056	6.500	101.921	101.755	101.636	6.000	100.960	100.800	100.450
6.625	101.528	101.312	101.229	6.625	102.264	102.074	101.950	6.125	101.050	100.884	100.629
6.750	101.564	101.351	101.295	6.750	101.640	101.409	101.348	6.250	101.371	101.205	100.948
6.875	101.785	101.572	101.514	6.875	101.987	101.749	101.678	6.375	101.688	101.522	101.262
7.000	101.962	101.750	101.691	7.000	102.337	102.099	102.011	6.500	102.000	101.833	101.571
7.125	102.172	101.962	101.903	7.125	102.687	102.449	102.346	6.625	101.102	100.913	100.494
7.250	101.887	101.647	101.462	7.250	101.897	101.687	101.480	6.750	101.416	101.227	100.807
7.375	102.160	101.887	101.701	7.375	102.240	102.029	101.822	6.875	101.738	101.549	101.128
7.500	102.423	102.134	101.930	7.500	102.502	102.291	102.086	7.000	102.137	101.948	101.521
7.625	102.668	102.380	102.148	7.625	102.856	102.646	102.440				

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	99.342	99.217	99.032	5.875	99.417	99.215	99.067	5.375	99.326	99.185	99.044
5.375	99.638	99.512	99.318	6.000	99.800	99.597	99.472	5.500	99.621	99.481	99.327
5.500	99.933	99.807	99.599	6.125	100.194	99.942	99.837	5.625	100.002	99.841	99.509
5.625	100.360	100.235	100.011	6.250	100.632	100.360	100.295	5.750	100.338	100.178	99.833
5.750	100.299	100.152	99.798	6.375	100.954	100.686	100.617	5.875	100.664	100.504	100.151
5.875	100.624	100.477	100.116	6.500	101.247	100.998	100.919	6.000	100.954	100.794	100.444
6.000	100.914	100.768	100.409	6.625	101.448	101.182	101.092	6.125	101.029	100.862	100.608
6.125	101.147	101.001	100.642	6.750	101.483	101.220	101.158	6.250	101.350	101.183	100.926
6.250	101.311	101.145	100.888	6.875	101.729	101.467	101.377	6.375	101.667	101.500	101.240
6.375	101.628	101.462	101.202	7.000	101.936	101.674	101.553	6.500	101.978	101.812	101.549
6.500	101.940	101.773	101.511	7.125	102.166	101.906	101.772	6.625	101.096	100.907	100.488
6.625	102.368	102.202	101.936	7.250	101.985	101.694	101.394	6.750	101.410	101.221	100.801
6.750	101.388	101.199	100.779	7.375	102.265	101.975	101.645	6.875	101.732	101.543	101.122
6.875	101.728	101.539	101.117	7.500	102.527	102.239	101.883	7.000	102.131	101.942	101.515
7.000	102.142	101.953	101.526	7.625	102.773	102.485	102.111				
				7.750	102.187	101.905	101.333				

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)	(3.500)	(3.500)	

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)	(0.625)	(0.625)	(0.875)	N/A	N/A	N/A	N/A	N/A	
720 - 739	(0.375)	(1.000)	(1.000)	(1.125)	N/A	N/A	N/A	N/A	N/A	
700 - 719	(0.375)	(1.000)	(1.000)	(1.125)	N/A	N/A	N/A	N/A	N/A	
680 - 699	(0.375)	(1.125)	(1.125)	(1.750)	N/A	N/A	N/A	N/A	N/A	
660 - 679	(0.625)	(1.125)	(1.125)	(1.875)	N/A	N/A	N/A	N/A	N/A	
640 - 659	(0.625)	(1.625)	(1.625)	(2.625)	N/A	N/A	N/A	N/A	N/A	
620 - 639	(0.625)	(1.625)	(1.625)	(3.125)	N/A	N/A	N/A	N/A	N/A	
<620	(1.625)	(2.625)	(2.625)	(3.125)	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	\$76	
< \$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	(1.000)	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.		
		3-4 Unit	(1.000)	<b>HIGH BALANCE ADJUSTMENTS</b>		
		Manufactured Home	(0.500)	Cash-out Refinance	See Below for Adjustments	
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000				Purchase or R/T Refinance	See Below for Adjustments	
				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 LLPA's 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%	90.01% - 95%	(1.000)	(0.750)	CO	0.00	MT	0.00	WA	0.00
75.01% - 90.00%	76.01% - 90%	(1.000)	(0.750)	CT	0.13	NC	0.13	WI	0.00
<=95.00%	95.01% - 97%	(1.500)	(0.750)	DC	0.00	NE	0.13		
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.				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