



# FHA Rate Sheet

## Speed | Ease | Convenience

Note Rate	30 YR FIX		15 YR FIX		30 YR FIX High Balance		30 YR FIX Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750	99.803	99.678	100.553	100.428	97.100	96.975	99.428	99.303
5.875	100.205	100.080	100.955	100.830	97.502	97.377	99.830	99.705
6.000	100.565	100.440	101.315	101.190	97.862	97.737	100.190	100.065
6.125	100.872	100.747	101.622	101.497	98.169	98.044	100.497	100.372
6.250	100.485	100.360	101.235	101.110	97.781	97.656	100.110	99.985
6.375	100.778	100.653	101.528	101.403	98.075	97.950	100.403	100.278
6.500	101.018	100.893	101.768	101.643	98.315	98.190	100.643	100.518
6.625	101.202	101.077	101.952	101.827	98.499	98.374	100.827	100.702
6.750	101.154	101.029	101.904	101.779	98.451	98.326	100.779	100.654
6.875	101.351	101.226	102.101	101.976	98.647	98.522	100.976	100.851
7.000	101.504	101.379	102.254	102.129	98.801	98.676	101.129	101.004
7.125	101.632	101.507	102.382	102.257	98.929	98.804	101.257	101.132

FICO Price Adjustments	
FICO ≥ 720	0.250
FICO 680 - 719	0.125
FICO 660 - 679	0.000
FICO 640-659	(0.500)
FICO 620-639	(0.750)
FICO 600-619	(1.500)
FICO 550-599	(2.000)
FICO < 550	(2.750)
Other Adjusters	
Amount \$150K-\$199,999	(0.250)
Amount ≤ \$149,999	(0.500)
25 Year	0.125
20 Year	0.250
Condo (LR and HR)	(0.250)
FHA Streamline/IRRRL (2nd Home or Non Owner)	(0.500)
Manufactured Home	(1.000)
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)	0.250
Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	

**FHA Product**  
**714-598-1430**  
[info@homexmortgage.com](mailto:info@homexmortgage.com)  
[www.homexmortgage.com](http://www.homexmortgage.com)

**Lock Desk Information**  
**877-203-0890**  
[lockdesk@homexmortgage.com](mailto:lockdesk@homexmortgage.com)  
**Lock Desk Hours 10:00-4:00 Central Time**

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