



Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Effective Date 1/24/2023

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	100.316	100.118	100.119	5.750	100.740	100.476	100.477	5.250	100.968	100.840	100.706
5.875	100.679	100.483	100.479	5.875	101.037	100.823	100.824	5.375	101.232	101.104	100.967
6.000	101.005	100.811	100.805	6.000	101.366	101.151	101.154	5.500	101.495	101.367	101.228
6.125	101.280	101.088	101.078	6.125	101.690	101.475	101.475	5.625	101.017	100.886	100.527
6.250	101.394	101.161	101.154	6.250	101.523	101.278	101.256	5.750	101.320	101.189	100.838
6.375	101.713	101.482	101.475	6.375	101.873	101.611	101.588	5.875	101.621	101.490	101.145
6.500	101.971	101.742	101.740	6.500	102.219	101.942	101.917	6.000	101.896	101.764	101.421
6.625	102.138	101.911	101.902	6.625	102.560	102.269	102.244	6.125	101.189	101.058	101.122
6.750	102.070	101.848	101.797	6.750	102.001	101.761	101.602	6.250	101.500	101.364	101.426
6.875	102.324	102.106	102.053	6.875	102.155	101.966	101.923	6.375	101.796	101.660	101.721
7.000	102.522	102.306	102.253	7.000	102.480	102.290	102.251	6.500	102.084	101.947	102.004
7.125	102.769	102.552	102.502	7.125	102.813	102.623	102.585	6.625	102.195	102.039	101.586
7.250	102.702	102.383	102.322	7.250	102.508	102.245	102.182	6.750	102.421	102.215	101.676
7.375	102.981	102.638	102.570	7.375	102.850	102.587	102.527	6.875	102.553	102.396	101.943
7.500	103.257	102.914	102.817	7.500	103.523	103.260	103.202	7.000	102.802	102.644	102.192
7.625	103.496	103.155	102.972	7.625	103.874	103.610	103.555				

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	100.995	100.873	100.724	5.875	100.598	100.320	100.277	5.375	101.178	101.050	100.913
5.375	101.258	101.136	100.985	6.000	100.903	100.628	100.603	5.500	101.440	101.313	101.173
5.500	101.520	101.398	101.245	6.125	101.172	100.899	100.876	5.625	100.962	100.831	100.473
5.625	101.901	101.779	101.644	6.250	101.263	100.980	100.952	5.750	101.266	101.135	100.784
5.750	101.279	101.137	100.778	6.375	101.603	101.322	101.273	5.875	101.567	101.435	101.090
5.875	101.579	101.438	101.085	6.500	101.857	101.579	101.538	6.000	101.841	101.710	101.367
6.000	101.854	101.712	101.361	6.625	102.046	101.769	101.700	6.125	101.135	101.004	101.062
6.125	102.076	101.934	101.572	6.750	101.970	101.701	101.595	6.250	101.445	101.309	101.365
6.250	101.466	101.304	101.366	6.875	102.220	101.952	101.851	6.375	101.741	101.605	101.661
6.375	101.772	101.610	101.672	7.000	102.460	102.193	102.051	6.500	102.029	101.893	101.944
6.500	102.075	101.913	101.970	7.125	102.745	102.478	102.300	6.625	102.140	101.984	101.531
6.625	102.466	102.304	102.363	7.250	102.690	102.345	102.120	6.750	102.411	102.205	101.431
6.750	102.501	102.320	101.866	7.375	102.968	102.626	102.368	6.875	102.301	102.144	101.691
6.875	102.779	102.599	102.146	7.500	103.244	102.902	102.615	7.000	102.551	102.393	101.941
7.000	103.039	102.858	102.406	7.625	103.483	103.142	102.638				
				7.750	102.869	102.354	101.817				

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)	(3.750)	(3.750)	

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)	(0.750)	(1.375)	(1.875)	N/A	N/A	N/A	N/A	N/A	
720 - 739	(0.500)	(1.125)	(1.500)	(2.000)	N/A	N/A	N/A	N/A	N/A	
700 - 719	(0.500)	(1.125)	(1.625)	(2.000)	N/A	N/A	N/A	N/A	N/A	
680 - 699	(0.625)	(1.500)	(1.625)	(2.000)	N/A	N/A	N/A	N/A	N/A	
660 - 679	(0.875)	(1.750)	(1.750)	(2.000)	N/A	N/A	N/A	N/A	N/A	
640 - 659	(0.875)	(1.875)	(1.875)	(2.125)	N/A	N/A	N/A	N/A	N/A	
620 - 639	(0.875)	(1.875)	(1.875)	(2.125)	N/A	N/A	N/A	N/A	N/A	
<620	(0.875)	(1.875)	(1.875)	(2.125)	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	\$99	
< \$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	Below	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.		
		3-4 Unit <= 80%	(1.000)	HIGH BALANCE ADJUSTMENTS		
		3-4 Unit 80.1% to 85%	(1.500)	Cash-out Refinance	See Below for Adjustments	
		3-4 Unit > 85%	(2.000)	Purchase or R/T Refinance	See Below for Adjustments	
MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000		Manufactured Home	(0.500)	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 LLPAs 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%	76.01% - 95%	(1.000)	(0.750)	CO	0.00	MT	0.00	WA	0.00
<=95.00%	95.01% - 97%	(1.500)	(0.750)	CT	0.13	NC	0.13	WI	0.00
				DC	0.00	NE	0.13		
				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		
Home Possible Cumulative LLPAs 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.									
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							

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