

# InvestorX 5-8 Unit DSCR

Non-Owner Occupied Properties

**Speed | Ease | Convenience**



855-598-1430

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www.homeXmortgage.com

Rates Quoted as 30 Year Fixed						
LTV	50%	55%	60%	65%	70%	75%
FICO	Rate	Rate	Rate	Rate	Rate	Rate
760	9.125	9.250	9.375	9.500	9.500	9.625
740	9.250	9.250	9.375	9.500	9.625	9.750
720	9.375	9.500	9.500	9.625	9.750	9.875
700	9.625	9.625	9.750	9.750	9.875	10.125
680	9.750	9.750	9.750	9.875	10.125	
660	9.750	9.875	10.000	10.125	10.250	

5-8 Unit			
Transaction Type	FICO	DSCR	
		\$1.5M	\$2M
Purchase	760	75%	70%
	740	75%	70%
	720	75%	70%
	700	75%	70%
	680	70%	65%
	660	70%	65%
Rate/Term Refinance	760	70%	65%
	740	70%	65%
	720	70%	65%
	700	70%	65%
	680	65%	60%
	660	65%	60%
Cash-Out Refinance	760	70%	65%
	740	70%	65%
	720	70%	65%
	700	70%	65%
	680	65%	60%
	660	65%	60%

Underwriting Fee **See Program Notes**  
 Admin \$76  
 Attorney Doc Review (Texas only) \$150

Lender Credit	
HomeXpress will allow Lender Credit to be used for closing costs EXCEPT Broker Compensation. No financed points allowed.	
1:2 Rate to Pts	
Min 0.125% : 0.25 LC	Max 0.500%: 1.00 LC
Rate Buydown	
2:1	≥ 9.875%
3:1	< 9.875%
Max 1% Rate Buydown	

ADJUSTMENTS	MAX LTV	RATE
Housing Event 24—35 months	75%	0.250
<= 500,000 loan amount	75%	0.125
Cash out Refi >=700 FICO	70%	0.250
Cash out Refi <700 FICO	65%	0.250
45 Day Lock		0.125
5 Year Interest Only	75%	0.250

PRE-PAYMENT PENALTY INFORMATION	
Standard PPP is 3 years (5% on any amount prepaid)	
5 Years	-0.250
4 Years	-0.250
3 Years	0.000
2 Years	0.250
1 Year	0.625
No Prepay	1.5 to Cost

**ACH Transfer required on Legal Entities.  
 Minimum DSCR 1:1.**

**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.

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Investor/Business Purpose only lending States: AK, HI, KY, MA, MO, MS, NE, NM, OK, WY

3/31/2023