



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
7.000	101.743	101.593	102.743	102.343	100.993	100.843	101.743	101.593
7.125	101.993	101.843	102.993	102.593	101.243	101.093	101.993	101.843
7.250	102.134	101.984	103.134	102.734	101.384	101.234	102.134	101.984
7.375	102.284	102.134	103.284	102.884	101.534	101.384	102.284	102.134
7.500	102.484	102.334	103.484	103.084	101.734	101.584	102.484	102.334
7.625	102.684	102.534	103.684	103.284	101.934	101.784	102.684	102.534
7.750	102.804	102.654	103.804	103.404	102.054	101.904	102.804	102.654
7.875	102.924	102.774	103.924	103.524	102.174	102.024	102.924	102.774
8.000	103.044	102.894	104.044	103.644	102.294	102.144	103.044	102.894
8.125	103.164	103.014	104.164	103.764	102.414	102.264	103.164	103.014
8.250	103.284	103.134	104.284	103.884	102.534	102.384	103.284	103.134
8.375	103.404	103.254	104.404	104.004	102.654	102.504	103.404	103.254
8.500	103.524	103.374	104.524	104.124	102.774	102.624	103.524	103.374
8.625	103.644	103.494	104.644	104.244	102.894	102.744	103.644	103.494
8.750	103.764	103.614	104.764	104.364	103.014	102.864	103.764	103.614

FICO Price Adjustments	
FICO ≥ 720	0.375
FICO 680 - 719	0.250
FICO 660 - 679	0.125
FICO 640-659	0.000
FICO 620-639	0.000
FICO 600 - 619	(0.750)
FICO 580 - 599	(1.000)
FICO < 580	(2.500)

Other Adjusters	
Amount > \$1,500,000	(1.875)
Amount \$1,000,000 - \$1,499,999	(1.375)
Amount \$726,201 - \$999,999	(0.875)
Amount \$150K-\$726,200	0.000
Amount \$90,000 - \$149,999	(0.250)
Amount \$50,000 - \$89,999	(0.500)
Amount Below \$50,000	(1.000)
Cashout	(0.250)
20 Year	(0.250)
Condo (LR and HR)	(0.250)
Streamline (2nd Home or Non Owner)	(1.000)
2-4 Unit	(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)	0.125
Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.	

FHA Product
714-598-1430
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Lock Desk Information
877-203-0890
lockdesk@homexmortgage.com
Lock Desk Hours 10:00-4:00 Central Time

State Adjustments							
State	ADJ	State	ADJ	State	ADJ	State	ADJ
AL	(0.080)	HI	0.051	MN	0.018	OR	(0.060)
AR	0.034	IA	(0.023)	MT	(0.003)	PA	0.129
AZ	(0.118)	ID	(0.093)	NC	(0.006)	RI	(0.139)
CA	(0.101)	IL	0.009	NE	0.044	SC	(0.035)
CO	(0.126)	IN	(0.011)	NH	0.040	TN	(0.024)
CT	0.069	KS	(0.019)	NJ	0.144	TX	0.081
DC	0.001	LA	(0.250)	NM	(0.013)	UT	(0.158)
DE	0.083	MD	0.073	NV	(0.111)	VA	0.068
FL	0.084	ME	(0.120)	OH	0.074	WA	(0.040)
GA	(0.007)	MI	(0.001)	OK	0.090	WI	(0.011)

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