



# Freddie Mac Conventional / Home Possible / Home One Products

Speed | Ease | Convenience

Note Rate	Conforming 30 YR FX			Note Rate	Conforming 20 YR FIX			Note Rate	Conforming 15 YR Fix		
	30 Day	45 Day	60 Day		30 Day	45 Day	60 Day		30 Day	45 Day	60 Day
7.250	101.331	101.314	101.281	7.250	101.143	101.117	101.068	6.250	99.737	99.731	99.691
7.375	101.684	101.668	101.633	7.375	101.499	101.461	101.411	6.375	100.003	99.998	99.958
7.500	102.013	101.998	101.964	7.500	101.779	101.743	101.691	6.500	100.305	100.301	100.256
7.625	102.181	102.167	102.129	7.625	102.053	102.056	102.003	6.625	100.562	100.549	100.485
7.750	102.159	102.140	102.049	7.750	102.038	102.024	101.897	6.750	100.804	100.792	100.726
7.875	102.451	102.434	102.330	7.875	102.360	102.333	102.205	6.875	101.014	101.004	100.936
8.000	102.698	102.681	102.574	8.000	102.674	102.623	102.494	7.000	101.231	101.222	101.155
8.125	102.928	102.911	102.803	8.125	102.904	102.839	102.701	7.125	101.523	101.515	101.384
8.250	102.684	102.638	102.390	8.250	102.774	102.692	102.397	7.250	101.792	101.786	101.629
8.375	102.972	102.915	102.658	8.375	103.100	103.017	102.701	7.375	102.039	102.033	101.854
8.500	103.179	103.149	102.890	8.500	103.421	103.338	102.999	7.500	102.260	102.255	102.059
8.625	103.374	103.343	103.083	8.625	102.975	102.943	102.678	7.625	101.809	101.792	101.254
8.750	103.017	102.942	102.665	8.750	102.509	102.458	102.148	7.750	102.031	102.015	101.468
8.875	103.315	103.225	102.931	8.875	102.800	102.749	102.438	7.875	102.237	102.220	101.664
9.000	103.514	103.406	103.111	9.000	103.077	103.025	102.716	8.000	102.334	102.307	101.841
9.125	103.695	103.587	103.275	9.125	103.892	103.841	103.531				

Note Rate	Conforming 10 YR FX			Note Rate	Super Conforming 30 YR FIX			Note Rate	Super Conforming 15 YR Fix		
	30 Day	45 Day	60 Day		30 Day	45 Day	60 Day		30 Day	45 Day	60 Day
6.250	99.680	99.719	99.638	7.250	101.271	101.204	101.074	6.375	99.950	99.912	99.873
6.375	99.946	99.985	99.904	7.375	101.630	101.564	101.426	6.500	100.260	100.216	100.171
6.500	100.247	100.286	100.202	7.500	101.966	101.901	101.757	6.625	100.526	100.463	100.400
6.625	100.505	100.527	100.431	7.625	102.140	102.076	101.921	6.750	100.776	100.714	100.641
6.750	100.747	100.768	100.672	7.750	102.095	102.027	101.826	6.875	100.993	100.933	100.851
6.875	100.957	100.979	100.881	7.875	102.395	102.328	102.107	7.000	101.214	101.155	101.070
7.000	101.173	101.195	101.100	8.000	102.647	102.580	102.351	7.125	101.508	101.450	101.299
7.125	101.465	101.470	101.328	8.125	102.893	102.826	102.580	7.250	101.762	101.706	101.543
7.250	101.711	101.716	101.573	8.250	102.643	102.565	102.167	7.375	101.992	101.936	101.768
7.375	101.935	101.940	101.798	8.375	102.919	102.838	102.435	7.500	102.190	102.135	101.974
7.500	102.140	102.145	102.003	8.500	103.095	103.014	102.667	7.625	101.684	101.667	101.169
7.625	101.681	101.666	101.198	8.625	103.317	103.237	102.860	7.750	101.909	101.890	101.382
7.750	101.903	101.888	101.411	8.750	102.976	102.860	102.442	7.875	102.123	102.095	101.578
7.875	102.109	102.094	101.607	8.875	103.274	103.165	102.708	8.000	102.313	102.247	101.756
8.000	102.265	102.251	101.785	9.000	103.473	103.365	102.888				
	NA			9.125	103.654	103.546	103.052				

CREDIT SCORE	Purchase Money Loans - LLPA by FICO / LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤30.00	30.01 - 60.00	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%	SFC
780+	0.000	0.000	0.000	0.000	(0.375)	(0.375)	(0.250)	(0.250)	(0.125)	N/A
760 - 779	0.000	0.000	0.000	(0.250)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)	N/A
740 - 759	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.500)	N/A
720 - 739	0.000	0.000	(0.250)	(0.750)	(1.250)	(1.250)	(1.000)	(0.875)	(0.750)	N/A
700 - 719	0.000	0.000	(0.375)	(0.875)	(1.375)	(1.500)	(1.250)	(1.125)	(0.875)	N/A
680 - 700	0.000	0.000	(0.625)	(1.125)	(1.750)	(1.875)	(1.500)	(1.375)	(1.125)	N/A
660 - 679	0.000	0.000	(0.750)	(1.375)	(1.875)	(2.125)	(1.750)	(1.625)	(1.250)	N/A
640 - 659	0.000	0.000	(1.125)	(1.500)	(2.250)	(2.500)	(2.000)	(1.875)	(1.500)	N/A
≤639	0.000	(0.125)	(1.500)	(2.125)	(2.750)	(2.875)	(2.625)	(2.250)	(1.750)	N/A

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Purchase Money Loans									
	≤30.00	30.01 - 60.00	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%	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Limited Cash-Out Refinances - LLPA by FICO/LTV Ratio - Applicable for all loans with terms greater than 15 years									
	≤30.00	30.01 - 60.00	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%	SFC
780+	0.000	0.000	0.000	(0.125)	(0.500)	(0.625)	(0.500)	(0.375)	(0.375)	007
760 - 779	0.000	0.000	(0.125)	(0.375)	(0.875)	(1.000)	(0.750)	(0.625)	(0.625)	007
740 - 759	0.000	0.000	(0.250)	(0.750)	(1.125)	(1.375)	(1.125)	(1.000)	(1.000)	007
720 - 739	0.000	0.000	(0.500)	(1.000)	(1.625)	(1.750)	(1.500)	(1.250)	(1.250)	007
700 - 719	0.000	0.000	(0.625)	(1.250)	(1.875)	(2.125)	(1.750)	(1.625)	(1.625)	007
680 - 700	0.000	0.000	(0.875)	(1.625)	(2.250)	(2.500)	(2.125)	(1.750)	(1.750)	007
660 - 679	0.000	(0.125)	(1.125)	(1.875)	(2.500)	(3.000)	(2.375)	(2.125)	(2.125)	007
640 - 659	0.000	(0.250)	(1.375)	(2.125)	(2.875)	(3.375)	(2.875)	(2.500)	(2.500)	007
≤639	0.000	(0.375)	(1.750)	(2.500)	(3.500)	(3.875)	(3.625)	(2.500)	(2.500)	007

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Limited Cash-Out Refinances									
	≤30.00	30.01 - 60.00	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%	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	(4.125)	(4.125)	(4.125)	(4.125)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	(0.625)	(0.625)	(0.625)	(0.625)	N/A
High-balance fixed - rate	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	(1.125)	(1.125)	(1.875)	(1.875)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	N/A

CREDIT SCORE	Cash-Out Refinance Loans - LLPA by FICO / LTV Ratio Applicable for all loans					
	≤30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
780+	(0.375)	(0.375)	(0.625)	(0.875)	(1.375)	003
760 - 779	(0.375)	(0.375)	(0.875)	(1.250)	(1.875)	003
740 - 759	(0.375)	(0.375)	(1.000)	(1.625)	(2.375)	003
720 - 739	(0.375)	(0.500)	(1.375)	(2.000)	(2.750)	003
700 - 719	(0.375)	(0.500)	(1.625)	(2.625)	(3.250)	003
680 - 700	(0.375)	(0.625)	(2.000)	(2.875)	(3.750)	003
660 - 679	(0.375)	(0.875)	(2.500)	(4.000)	(4.750)	003
640 - 659	(0.375)	(1.375)	(3.125)	(4.625)	(5.125)	003
≤639	(0.375)	(1.375)	(3.375)	(4.875)	(5.125)	003

Loan Feature	Additional LLPAs by Loan Attribute Applicable to Cash-Out Refinances					
	≤30.00	30.01 - 60.00	60.01 - 70.00	70.01 - 75.00	75.01 - 80.00	SFC
Condo	0.000	0.000	(0.125)	(0.125)	(0.750)	N/A
Investment Property	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Second Home	(1.125)	(1.125)	(1.625)	(2.125)	(3.375)	N/A
Manufactured Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	235
Two- to four-unit property	0.000	0.000	(0.375)	(0.375)	(0.625)	N/A
High-balance fixed - rate	(1.250)	(1.250)	(1.500)	(1.500)	(1.750)	808
Subordinate financing	(0.625)	(0.625)	(0.625)	(0.875)	(1.125)	N/A
DTI Ratio > 40%	0.000	0.000	0.000	0.000	0.000	N/A

LOAN AMOUNT 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.
\$100,000 - \$124,999	(0.125)	Underwriting Fee	\$1,095		
\$75,000 - \$99,999	(0.250)	Underwriting Fee (streamline)	\$595		
< \$74,499	(0.875)	Admin Fee	\$99		
		Doc Review Fee (Texas Only)	\$150		
OTHER ADJUSTMENTS			Lock Extension Fee / Min 7 Days (30 Day Max extension)	0.125	
No Impounds	(0.250)	Use 30YR FIX High Balance Pricing for Loan Amount > County Conforming Limit.			

MAX PRICE PAID AFTER ALL ADJUSTMENTS IS 106.000				State Adjustments					
Home Possible Cumulative LLPA 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.				State	ADJ	State	ADJ	State	ADJ
				AL	0.00	IN	0.1		