



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
5.375	98.793	98.643	97.793	97.643	98.793	98.643	98.793	98.643
5.500	99.106	98.956	98.106	97.956	99.106	98.956	99.106	98.956
5.625	99.468	99.318	98.468	98.318	99.468	99.318	99.468	99.318
5.750	99.787	99.637	98.787	98.637	99.787	99.637	99.787	99.637
5.875	100.149	99.999	99.149	98.999	100.149	99.999	100.149	99.999
6.000	100.543	100.393	99.543	99.393	100.543	100.393	100.543	100.393
6.125	100.743	100.593	99.743	99.593	100.743	100.593	100.743	100.593
6.250	100.915	100.765	99.915	99.765	100.915	100.765	100.915	100.765
6.375	101.103	100.953	100.103	99.953	101.103	100.953	101.103	100.953
6.500	101.303	101.153	100.303	100.153	101.303	101.153	101.303	101.153
6.625	101.503	101.353	100.503	100.353	101.503	101.353	101.503	101.353
6.750	101.603	101.453	100.603	100.453	101.603	101.453	101.603	101.453
6.875	101.903	101.753	100.903	100.753	101.903	101.753	101.903	101.753
7.000	102.003	101.853	101.003	100.853	102.003	101.853	102.003	101.853
7.125	102.103	101.953	101.103	100.953	102.103	101.953	102.103	101.953

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
info@homexmortgage.com
www.homexmortgage.com

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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