



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
6.000	99.155	99.132	99.090	5.875	99.228	99.202	99.117	5.375	98.900	98.876	98.868
6.125	99.674	99.646	99.603	6.000	99.769	99.743	99.657	5.500	99.357	99.324	99.317
6.250	99.707	99.696	99.685	6.125	100.266	100.233	100.150	5.625	99.508	99.488	99.474
6.375	100.308	100.290	100.280	6.250	100.210	100.174	100.142	5.750	99.801	99.773	99.762
6.500	100.841	100.815	100.804	6.375	100.659	100.620	100.587	5.875	99.985	99.953	99.943
6.625	101.150	101.123	101.111	6.500	100.803	100.789	100.754	6.000	100.156	100.122	100.113
6.750	101.050	101.028	101.012	6.625	101.193	101.174	101.138	6.125	100.426	100.390	100.375
6.875	101.522	101.494	101.477	6.750	101.153	101.130	101.104	6.250	100.550	100.510	100.496
7.000	101.923	101.888	101.874	6.875	101.532	101.502	101.476	6.375	100.738	100.695	100.682
7.125	101.953	101.920	101.903	7.000	101.874	101.841	101.815	6.500	100.976	100.929	100.916
7.250	101.975	101.971	101.961	7.125	102.194	102.156	102.126	6.625	101.177	101.102	101.082
7.375	102.458	102.443	102.433	7.250	101.929	101.913	101.902	6.750	101.327	101.231	101.210
7.500	102.740	102.722	102.712	7.375	102.261	102.241	102.229	6.875	101.513	101.394	101.374
7.625	102.712	102.684	102.674	7.500	102.604	102.578	102.568	7.000	101.711	101.581	101.561
7.750	102.693	102.632	102.595	7.625	102.926	102.895	102.881	7.125	101.696	101.526	101.488
7.875	103.031	102.961	102.924	7.750	102.605	102.564	102.533				

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
5.250	98.781	98.695	98.727	6.000	98.996	98.955	98.913	5.375	98.823	98.798	98.790
5.375	99.158	99.066	99.098	6.125	99.514	99.470	99.426	5.500	99.281	99.247	99.240
5.500	99.612	99.514	99.545	6.250	99.549	99.520	99.509	5.625	99.438	99.411	99.397
5.625	99.666	99.601	99.616	6.375	100.156	100.113	100.103	5.750	99.729	99.696	99.685
5.750	99.955	99.885	99.900	6.500	100.684	100.639	100.628	5.875	99.915	99.875	99.865
5.875	100.137	100.064	100.079	6.625	100.993	100.947	100.935	6.000	100.100	100.044	100.035
6.000	100.307	100.233	100.248	6.750	100.910	100.851	100.836	6.125	100.387	100.312	100.298
6.125	100.525	100.443	100.440	6.875	101.403	101.324	101.301	6.250	100.528	100.438	100.418
6.250	100.646	100.562	100.560	7.000	101.827	101.742	101.697	6.375	100.724	100.631	100.605
6.375	100.833	100.747	100.745	7.125	101.870	101.787	101.726	6.500	100.968	100.871	100.838
6.500	101.069	100.980	100.977	7.250	101.904	101.850	101.784	6.625	101.174	101.049	101.005
6.625	101.241	101.145	101.125	7.375	102.398	102.334	102.256	6.750	101.317	101.190	101.133
6.750	101.394	101.296	101.276	7.500	102.703	102.636	102.535	6.875	101.492	101.363	101.296
6.875	101.590	101.489	101.469	7.625	102.687	102.618	102.498	7.000	101.679	101.546	101.484
7.000	101.797	101.693	101.673	7.750	102.655	102.570	102.419				
	NA			7.875	102.992	102.902	102.759				

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	
< \$75,000	(0.875)	Admin Fee	\$99	
OTHER ADJUSTMENTS		Doc Review Fee (Texas Only)	\$150	
No Impounds		Lock Extension Fee / Min 7 Days (30 Day Max extension)	0.125	
		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	0.125	OH	0.125
				AR	0.13	KS	0.125	OK	0.12