

	Base Price	
	30 Day	45 Day
6.750%	98.000	97.875
6.875%	98.625	98.500
6.999%	99.125	99.000
7.125%	99.500	99.375
7.250%	99.875	99.750
7.375%	100.250	100.125
7.500%	100.625	100.500
7.625%	101.000	100.875
7.750%	101.250	101.125
7.875%	101.500	101.375
7.999%	101.750	101.625
8.125%	102.000	101.875
8.250%	102.250	102.125
8.375%	102.500	102.375
8.500%	102.750	102.625
8.625%	103.000	102.875
8.750%	103.250	103.125
8.875%	103.500	103.375
8.999%	103.750	103.625
9.125%	104.000	103.875
9.250%	104.250	104.125
9.375%	104.500	104.375
9.500%	104.750	104.625
9.625%	105.000	104.875
9.750%	105.250	105.125
9.875%	105.375	105.250

Loan Level Pricing Adjustments: FICO/LTV									
FICO/LTV	50%	55%	60%	65%	70%	75%	80%	85%	90%
760	1.000	0.875	0.500	0.500	0.125	(0.250)	(0.750)	(2.375)	(4.125)
740	0.875	0.875	0.500	0.500	0.125	(0.250)	(0.875)	(2.375)	(4.375)
720	0.875	0.875	0.500	0.500	0.125	(0.250)	(1.375)	(2.875)	(5.000)
700	0.500	0.500	0.125	0.125	(0.625)	(0.875)	(1.875)		NA
680	0.500	0.125	(0.375)	(0.625)	(0.875)	(1.375)	(2.125)	(3.125)	NA
660	0.125	0.125	(0.875)	(1.125)	(1.625)	(2.375)	(3.625)	NA	NA

Loan Level Pricing Adjustments									
	50%	55%	60%	65%	70%	75%	80%	85%	90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refi	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	N/A	N/A
Cash-Out	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA
Cash-Out for Reserves	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
DTI >43%-50% Max	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
<\$150k	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)
≥ \$150k <\$200k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
≥ \$500k ≤ \$1.5mm	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750
SE 2+ - 4 Years	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
12 & 24 Bank Stmtnts	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
1 Yr Full	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Asset Xpress	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
2-4 Units	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
2nd Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	NA
Non-Warr Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA
Rural Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	NA
NPRA	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA
Texas Cash-Out	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
Housing 1x30	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
Forebearance <1Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

www.homexmortgage.com
X-Connect Portal
<https://xconnect.homexmortgage.com/>

Consumer Purpose

Lock & Fees	
(0.250)	7 Day Extension
(0.500)	15 Day Extension
\$1,095	Agency Underwriting
\$1,595	Non-QM Consumer
\$1,695	Non-QM Business
\$99	Administration
\$595	Entity Review Fee
\$150	TX Doc Review
See Pricer	Buyout Lender Fees
Max 30 Day ext Agency	
Max 15 Day ext Non-QM	
Maximum Comp	
2.750%	Max BPC
5.000%	Max BPC
1.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
Index	SOFR
Frequency	6 Months 3.5 Margin
Min/Max Rate/Price	
Min Price	98.00
Max Price	102.75
Lender ID	
97200000	FHA
226872	Freddie Mac
905755000	VA
1446044	NMLS
Loss Payee	
HomeXpress Mortgage Corp ISAOA	
1936 E. Deere Ave., Suite 200	
Santa Ana, CA 92705	
(ISAOA not used in TX)	
Customer Service	
(855) 598-1430	Contact An AE
info@homexmortgage.com	
3/14/2024	Last Revised

Loan To Value Owner Occupied												
Type	Full Doc 1 or 2 Year				Alt Doc 12 or 24 Months				Asset Xpress			
	\$1.5M	\$2M	\$2.5M	\$3.0M	\$1.5M	\$2M	\$2.5M	\$3.0M	\$1.5M	\$2M	\$2.5M	\$3.0M
Purchase												
760	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
740	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
720	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
700	85%	80%	75%	75%	85%	80%	75%	75%	80%	75%	70%	65%
680	85%	80%	70%	70%	85%	80%	70%	70%	80%	75%	70%	65%
660	80%	80%	70%	70%	80%	80%	70%	70%	75%	70%	70%	60%
R/T												
760	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
740	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
720	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
700	80%	80%	75%	75%	80%	80%	75%	75%	80%	75%	70%	65%
680	80%	80%	70%	70%	80%	80%	70%	70%	80%	75%	70%	65%
660	80%	80%	70%	70%	80%	80%	70%	70%	75%	70%	65%	60%
Cash Out												
760	80%	80%	75%	75%	80%	80%	75%	75%	70%	70%	60%	55%
740	80%	80%	75%	75%	80%	80%	75%	75%	70%	70%	60%	55%
720	80%	80%	75%	75%	80%	80%	75%	75%	70%	65%	60%	55%
700	80%	75%	70%	70%	80%	75%	70%	70%	70%	65%	60%	55%
680	80%	75%	65%	65%	80%	75%	65%	65%	70%	65%	60%	55%
660	75%	75%	65%	65%	75%	75%	65%	65%	65%	60%	60%	50%

