

	Base Price	
	30 Day	45 Day
7.500%	98.625	98.500
7.625%	99.125	99.000
7.750%	99.500	99.375
7.875%	99.875	99.750
7.999%	100.250	100.125
8.125%	100.625	100.500
8.250%	101.000	100.875
8.375%	101.250	101.125
8.500%	101.500	101.375
8.625%	101.750	101.625
8.750%	102.000	101.875
8.875%	102.250	102.125
8.999%	102.500	102.375
9.125%	102.750	102.625
9.250%	103.000	102.875
9.375%	103.250	103.125
9.500%	103.500	103.375
9.625%	103.750	103.625
9.750%	104.000	103.875
9.875%	104.250	104.125
9.999%	104.500	104.375
10.125%	104.750	104.625
10.250%	105.000	104.875
10.375%	105.250	105.125
10.500%	105.500	105.375
10.625%	105.750	105.625
10.750%	105.875	105.750
10.875%	106.000	105.875

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X-Connect Portal

https://xconnect-x1.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 Consumer
1.000%	Max Buydown

ARM Caps		
5/6 ARM	2/2/5	Floor Rate
Index	SOPR	
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
9057550000	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	
4/24/2024	Last Revised

Loan Level Pricing Adjustments: FICO/LTV									
FICO/LTV	50%	55%	60%	65%	70%	75%	80%	85%	90%
740	1.000	0.875	0.500	0.500	0.125	(0.250)	(0.875)	(2.375)	(4.875)
720	0.875	0.875	0.500	0.500	0.125	(0.250)	(1.375)	(2.875)	(5.375)
700	0.500	0.500	0.125	0.125	(0.750)	(0.875)	(1.875)	(3.125)	NA
680	0.500	0.125	(0.250)	(0.625)	(0.875)	(1.375)	(2.125)	(3.625)	NA
660	0.125	0.125	(0.875)	(1.125)	(1.625)	(2.375)	(3.625)	NA	NA
640	(0.875)	(0.875)	(1.625)	(1.875)	(2.375)	(3.375)	NA	NA	NA
620	(1.625)	(1.625)	(2.375)	(2.375)	(3.375)	NA	NA	NA	NA
600	(3.500)	(3.500)	(4.000)	(4.750)	NA	NA	NA	NA	NA

Loan Level Pricing Adjustments									
	50%	55%	60%	65%	70%	75%	80%	85%	90%
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)	NA	NA
Cash-Out	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)	(1.000)	NA	NA
Interest Only	(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
> \$2.0 ≤ \$2.5mm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
> \$2.5 ≤ \$3.0mm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
2nd Home	(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
Condotel	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	NA
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
Non-Owner Occ	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	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
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	NA
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
12 Months Cash Flow	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA
Asset Assist	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
Asset Xpress	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
Lease Agreements	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
P&L Assist	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
P&L Xpress	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	NA
55% DTI	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	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)	NA	NA
Housing 1x60	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	NA	NA	NA
Housing 1x90	(1.750)	(1.750)	(1.750)	(1.750)	NA	NA	NA	NA	NA
BK/FC < 2 Years	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
BK/FC < 12 Mos	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	NA	NA	NA
SS/DIL/Mod < 2 Yr	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
SS/DIL/Mod 1 Yr	(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
ITIN	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

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	740	90%	85%	85%	85%	90%	85%	85%	85%	85%	75%	70%	65%
	720	90%	85%	85%	85%	90%	85%	85%	85%	85%	75%	70%	65%
	700	85%	80%	75%	75%	85%	80%	75%	75%	85%	75%	70%	65%
	680	85%	80%	70%	70%	85%	80%	70%	70%	85%	75%	70%	65%
	660	80%	80%	70%	70%	80%	80%	70%	70%	80%	70%	65%	60%
	640	75%	70%	65%	65%	75%	70%	65%	65%	65%	60%	55%	50%
	620	65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA
600	65%	NA	NA	NA	65%	NA	NA	NA	NA	NA	NA	NA	
R/T	740	85%	85%	85%	85%	85%	85%	85%	85%	80%	75%	70%	65%
	720	85%	85%	85%	85%	85%	85%	85%	85%	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%
	640	75%	70%	65%	65%	75%	70%	65%	65%	65%	60%	55%	50%
	620	65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA
600	65%	NA	NA	NA	65%	NA	NA	NA	NA	NA	NA	NA	
Cash Out	740	80%	80%	80%	80%	80%	80%	75%	75%	65%	60%	55%	50%
	720	80%	80%	80%	80%	80%	80%	75%	75%	65%	60%	55%	50%
	700	80%	80%	75%	75%	80%	80%	70%	70%	65%	60%	55%	50%
	680	80%	80%	70%	70%	80%	80%	70%	70%	65%	60%	55%	50%
	660	75%	75%	65%	65%	75%	75%	65%	65%	60%	55%	50%	45%
	640	75%	70%	65%	65%	75%	70%	65%	65%	55%	50%	45%	40%
	620	65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA
600	65%	NA	NA	NA	65%	NA	NA	NA	NA	NA	NA	NA	



Available in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, LA, ME, MD, MI, MN, MT, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI

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