



FHA / VA

GOVERNMENT

SPEED | EASE | CONVENIENCE

Effective: **04.26.2024 8:00 AM**
 Lock Desk: (877) 203-0890
 Lock Desk Hours: 7:00-3:00 PST
 Email: lockdesk@homexmortgage.com

FHA	30 Year		15 Year		30 Yr High Bal		30 Yr Streamline	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750%	98.084	97.934	97.084	96.934	98.084	97.934	97.084	96.934
5.875%	98.646	98.496	97.646	97.496	98.646	98.496	97.646	97.496
6.000%	99.165	99.015	98.165	98.015	99.165	99.015	98.165	98.015
6.125%	99.578	99.428	98.578	98.428	99.578	99.428	98.578	98.428
6.250%	100.162	100.012	99.162	99.012	100.162	100.012	99.162	99.012
6.375%	100.537	100.387	99.537	99.387	100.537	100.387	99.537	99.387
6.500%	101.087	100.937	100.087	99.937	101.087	100.937	100.087	99.937
6.625%	101.349	101.199	100.349	100.199	101.349	101.199	100.349	100.199
6.750%	101.499	101.349	100.499	100.349	101.499	101.349	100.499	100.349
6.875%	101.699	101.549	100.699	100.549	101.699	101.549	100.699	100.549
7.000%	101.889	101.739	100.889	100.739	101.889	101.739	100.889	100.739
7.125%	102.029	101.879	101.029	100.879	102.029	101.879	101.029	100.879
7.250%	102.169	102.019	101.169	101.019	102.169	102.019	101.169	101.019
7.375%	102.309	102.159	101.309	101.159	102.309	102.159	101.309	101.159
7.500%	102.449	102.299	101.449	101.299	102.449	102.299	101.449	101.299

VA	30 Year		15 Year		30 Yr High Bal		30 Yr IRRRL	
	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day	30 Day	45 Day
5.750%	97.934	97.784	96.934	96.784	97.184	97.034	97.934	97.784
5.875%	98.496	98.346	97.496	97.346	97.746	97.596	98.496	98.346
6.000%	99.015	98.865	98.015	97.865	98.265	98.115	99.015	98.865
6.125%	99.428	99.278	98.428	98.278	98.678	98.528	99.428	99.278
6.250%	100.012	99.862	99.012	98.862	99.262	99.112	100.012	99.862
6.375%	100.387	100.237	99.387	99.237	99.637	99.487	100.387	100.237
6.500%	100.937	100.787	99.937	99.787	100.187	100.037	100.937	100.787
6.625%	101.199	101.049	100.199	100.049	100.449	100.299	101.199	101.049
6.750%	101.349	101.199	100.349	100.199	100.599	100.449	101.349	101.199
6.875%	101.549	101.399	100.549	100.399	100.799	100.649	101.549	101.399
7.000%	101.739	101.589	100.739	100.589	100.989	100.839	101.739	101.589
7.125%	101.879	101.729	100.879	100.729	101.129	100.979	101.879	101.729
7.250%	102.019	101.869	101.019	100.869	101.269	101.119	102.019	101.869
7.375%	102.159	102.009	101.159	101.009	101.409	101.259	102.159	102.009
7.500%	102.299	102.149	101.299	101.149	101.549	101.399	102.299	102.149

www.homexmortgage.com

X-Connect Portal

<https://xconnect-x1.homexmortgage.com/>

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
5.000%	Max BPC Business
1.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
10/6 ARM	2/2/5 Floor Rate
Index	SOFR
Frequency	6 Months 3.5 Margin
Min/Max Rate/Price	
Min Price 98.00	Floor Rate 7.250%
Max Price 102.00	Max Rate N/A
Lender ID	
97200000	FHA
226872	Freddie Mac
905750000	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	
4/26/2024	Last Revised

Loan Level Pricing Adjustments						
720+		0.750	AL	(0.080)	MN	0.018
680-719		0.625	AR	0.034	MT	(0.003)
660-679		0.375	AZ	(0.118)	NC	(0.006)
640-659		0.000	CA	(0.101)	NE	0.044
620-639		0.000	CO	(0.126)	NH	0.040
600-619		(1.000)	CT	0.069	NJ	0.144
580-599		(1.500)	DC	0.001	NM	(0.013)
<580		(3.500)	DE	0.083	NV	(0.111)
> \$1,500,000		(1.875)	FL	0.084	OH	0.074
\$1,000,000-\$1,499,999		(1.375)	GA	(0.007)	OK	0.090
\$726,201-\$999,999		(0.875)	HI	0.051	OR	(0.060)
\$150,000-\$726,201		0.000	IA	(0.023)	PA	0.129
\$90,000-\$149,999		(0.250)	ID	(0.093)	RI	(0.139)
\$50,000-\$89,000		(0.500)	IL	0.009	SC	(0.035)
\$50,000 and Below		(1.000)	IN	(0.011)	TN	(0.024)
Cashout		(0.250)	KS	(0.019)	TX	0.081
20 Year		(0.250)	LA	(0.250)	UT	(0.158)
Condo		(0.250)	MD	0.073	VA	0.068
Streamline		(1.000)	ME	(0.120)	WA	(0.040)
Second Home		(1.000)	MI	(0.001)	WI	(0.011)
Non-Owner Occupied		(1.000)				
2-4 Units		(0.500)				
Manufactured Home		(1.000)				
90%+ C/O VA Only		(1.750)				
IRRL VA Only		(1.000)				



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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