



FHA / VA

GOVERNMENT

SPEED | EASE | CONVENIENCE

Effective: **04.19.2024 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%	98.146	97.996	97.146	96.996	98.146	97.996	97.146	96.996
5.875%	98.459	98.309	97.459	97.309	98.459	98.309	97.459	97.309
6.000%	98.978	98.828	97.978	97.828	98.978	98.828	97.978	97.828
6.125%	99.390	99.240	98.390	98.240	99.390	99.240	98.390	98.240
6.250%	100.146	99.996	99.146	98.996	100.146	99.996	99.146	98.996
6.375%	100.459	100.309	99.459	99.309	100.459	100.309	99.459	99.309
6.500%	100.884	100.734	99.884	99.734	100.884	100.734	99.884	99.734
6.625%	101.134	100.984	100.134	99.984	101.134	100.984	100.134	99.984
6.750%	101.334	101.184	100.334	100.184	101.334	101.184	100.334	100.184
6.875%	101.684	101.534	100.684	100.534	101.684	101.534	100.684	100.534
7.000%	101.839	101.689	100.839	100.689	101.839	101.689	100.839	100.689
7.125%	101.994	101.844	100.994	100.844	101.994	101.844	100.994	100.844
7.250%	102.149	101.999	101.149	100.999	102.149	101.999	101.149	100.999
7.375%	102.304	102.154	101.304	101.154	102.304	102.154	101.304	101.154
7.500%	102.459	102.309	101.459	101.309	102.459	102.309	101.459	101.309

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%	97.996	97.846	96.996	96.846	97.246	97.096	97.996	97.846
5.875%	98.309	98.159	97.309	97.159	97.559	97.409	98.309	98.159
6.000%	98.828	98.678	97.828	97.678	98.078	97.928	98.828	98.678
6.125%	99.240	99.090	98.240	98.090	98.490	98.340	99.240	99.090
6.250%	99.996	99.846	98.996	98.846	99.246	99.096	99.996	99.846
6.375%	100.309	100.159	99.309	99.159	99.559	99.409	100.309	100.159
6.500%	100.734	100.584	99.734	99.584	99.984	99.834	100.734	100.584
6.625%	100.984	100.834	99.984	99.834	100.234	100.084	100.984	100.834
6.750%	101.184	101.034	100.184	100.034	100.434	100.284	101.184	101.034
6.875%	101.534	101.384	100.534	100.384	100.784	100.634	101.534	101.384
7.000%	101.689	101.539	100.689	100.539	100.939	100.789	101.689	101.539
7.125%	101.844	101.694	100.844	100.694	101.094	100.944	101.844	101.694
7.250%	101.999	101.849	100.999	100.849	101.249	101.099	101.999	101.849
7.375%	102.154	102.004	101.154	101.004	101.404	101.254	102.154	102.004
7.500%	102.309	102.159	101.309	101.159	101.559	101.409	102.309	102.159

www.homexmortgage.com
 X-Connect Portal
<https://xconnect.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
90575000	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	
4/19/2024	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)					
IRRRL 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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