



# FHA / VA

## GOVERNMENT

### SPEED | EASE | CONVENIENCE

Effective: **04.02.2024 8:00 AM**  
 Lock Desk: (877) 203-0890  
 Lock Desk Hours: 7:00-3:00 PST  
 Email: [lockdesk@homexmortgage.com](mailto: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%	99.428	99.278	98.428	98.278	99.428	99.278	98.428	98.278
5.875%	99.940	99.790	98.940	98.790	99.940	99.790	98.940	98.790
6.000%	100.134	99.984	99.134	98.984	100.134	99.984	99.134	98.984
6.125%	100.321	100.171	99.321	99.171	100.321	100.171	99.321	99.171
6.250%	100.565	100.415	99.565	99.415	100.565	100.415	99.565	99.415
6.375%	100.928	100.778	99.928	99.778	100.928	100.778	99.928	99.778
6.500%	101.228	101.078	100.228	100.078	101.228	101.078	100.228	100.078
6.625%	101.428	101.278	100.428	100.278	101.428	101.278	100.428	100.278
6.750%	101.528	101.378	100.528	100.378	101.528	101.378	100.528	100.378
6.875%	101.703	101.553	100.703	100.553	101.703	101.553	100.703	100.553
7.000%	101.928	101.778	100.928	100.778	101.928	101.778	100.928	100.778
7.125%	102.078	101.928	101.078	100.928	102.078	101.928	101.078	100.928
7.250%	102.178	102.028	101.178	101.028	102.178	102.028	101.178	101.028
7.375%	102.353	102.203	101.353	101.203	102.353	102.203	101.353	101.203
7.500%	102.463	102.313	101.463	101.313	102.463	102.313	101.463	101.313

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%	99.278	99.128	98.278	98.128	98.528	98.378	99.278	99.128
5.875%	99.790	99.640	98.790	98.640	99.040	98.890	99.790	99.640
6.000%	99.984	99.834	98.984	98.834	99.234	99.084	99.984	99.834
6.125%	100.171	100.021	99.171	99.021	99.421	99.271	100.171	100.021
6.250%	100.415	100.265	99.415	99.265	99.665	99.515	100.415	100.265
6.375%	100.778	100.628	99.778	99.628	100.028	99.878	100.778	100.628
6.500%	101.078	100.928	100.078	99.928	100.328	100.178	101.078	100.928
6.625%	101.278	101.128	100.278	100.128	100.528	100.378	101.278	101.128
6.750%	101.378	101.228	100.378	100.228	100.628	100.478	101.378	101.228
6.875%	101.553	101.403	100.553	100.403	100.803	100.653	101.553	101.403
7.000%	101.778	101.628	100.778	100.628	101.028	100.878	101.778	101.628
7.125%	101.928	101.778	100.928	100.778	101.178	101.028	101.928	101.778
7.250%	102.028	101.878	101.028	100.878	101.278	101.128	102.028	101.878
7.375%	102.203	102.053	101.203	101.053	101.453	101.303	102.203	102.053
7.500%	102.313	102.163	101.313	101.163	101.563	101.413	102.313	102.163

[www.homexmortgage.com](http://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
<a href="mailto:info@homexmortgage.com">info@homexmortgage.com</a>	
3/29/2024	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)					



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