

|        | Conforming 30 YR FX |         |         | Conforming 20 YR FX |         |         | Conforming 15 YR FX |         |         | Conforming 10 YR FX |         |         |        | Streamlined 30 |         | Streamlined 15 |         |
|--------|---------------------|---------|---------|---------------------|---------|---------|---------------------|---------|---------|---------------------|---------|---------|--------|----------------|---------|----------------|---------|
|        | 30 Day              | 45 Day  | 60 Day  | 30 Day              | 45 Day  | 60 Day  | 30 Day              | 45 Day  | 60 Day  | 30 Day              | 45 Day  | 60 Day  |        | 30 Day         | 45 Day  | 30 Day         | 45 Day  |
| 6.250% | 99.167              | 99.162  | 99.143  | 100.182             | 100.060 | 100.060 | 100.627             | 100.588 | 100.564 | 100.843             | 100.775 | 100.777 | 6.250% | 99.036         | 98.983  | 100.599        | 100.510 |
| 6.375% | 99.721              | 99.710  | 99.694  | 100.636             | 100.517 | 100.517 | 100.817             | 100.778 | 100.756 | 101.031             | 100.965 | 100.967 | 6.375% | 99.593         | 99.532  | 100.805        | 100.717 |
| 6.500% | 100.263             | 100.250 | 100.234 | 100.914             | 100.817 | 100.817 | 101.047             | 100.998 | 100.977 | 101.254             | 101.184 | 101.186 | 6.500% | 100.100        | 100.037 | 101.047        | 100.954 |
| 6.625% | 100.719             | 100.708 | 100.693 | 101.260             | 101.159 | 101.159 | 101.292             | 101.212 | 101.170 | 101.339             | 101.266 | 101.246 | 6.625% | 100.567        | 100.505 | 101.282        | 101.173 |
| 6.750% | 100.742             | 100.734 | 100.676 | 101.170             | 101.145 | 101.128 | 101.362             | 101.287 | 101.247 | 101.428             | 101.353 | 101.334 | 6.750% | 100.612        | 100.554 | 101.362        | 101.253 |
| 6.875% | 101.211             | 101.199 | 101.150 | 101.541             | 101.517 | 101.500 | 101.556             | 101.479 | 101.440 | 101.642             | 101.568 | 101.549 | 6.875% | 101.089        | 101.026 | 101.556        | 101.447 |
| 7.000% | 101.631             | 101.617 | 101.570 | 101.890             | 101.864 | 101.846 | 101.779             | 101.678 | 101.639 | 101.864             | 101.788 | 101.769 | 7.000% | 101.516        | 101.452 | 101.768        | 101.655 |
| 7.125% | 102.040             | 102.024 | 101.978 | 102.214             | 102.186 | 102.169 | 101.994             | 101.841 | 101.777 | 101.976             | 101.865 | 101.825 | 7.125% | 101.930        | 101.864 | 101.973        | 101.82  |
| 7.250% | 101.959             | 101.926 | 101.854 | 101.930             | 101.869 | 101.835 | 102.149             | 101.994 | 101.927 | 102.151             | 102.038 | 101.998 | 7.250% | 101.916        | 101.833 | 102.117        | 101.962 |
| 7.375% | 102.361             | 102.326 | 102.266 | 102.231             | 102.181 | 102.147 | 102.340             | 102.189 | 102.132 | 102.373             | 102.262 | 102.222 | 7.375% | 102.329        | 102.244 | 102.309        | 102.155 |
| 7.500% | 102.665             | 102.628 | 102.568 | 102.521             | 102.477 | 102.443 | 102.507             | 102.373 | 102.317 | 102.466             | 102.355 | 102.314 | 7.500% | 102.643        | 102.556 | 102.475        | 102.321 |
| 7.625% | 102.983             | 102.934 | 102.875 | 102.818             | 102.773 | 102.739 | 101.734             | 101.296 | 101.206 | 101.710             | 101.283 | 101.219 | 7.625% | 102.971        | 102.971 | 101.703        | 101.237 |
| 7.750% | 102.769             | 102.661 | 102.612 | 102.833             | 102.763 | 102.701 | 101.945             | 101.510 | 101.432 | 101.924             | 101.496 | 101.431 | 7.750% | 102.743        | 102.743 | 101.913        | 101.441 |
| 7.875% | 103.149             | 103.032 | 102.969 | 103.138             | 103.067 | 103.005 | 102.142             | 101.694 | 101.616 | 102.091             | 101.662 | 101.597 | 7.875% | 103.111        | 103.111 | 102.069        | 101.604 |
| 8.000% | 103.296             | 103.179 | 103.116 | 103.418             | 103.346 | 103.284 | 102.296             | 101.850 | 101.773 | 102.237             | 101.810 | 101.746 | 8.000% | 103.258        | 103.258 | 102.206        | 101.76  |

[www.homexmortgage.com](http://www.homexmortgage.com)  
X-Connect Portal  
<https://xconnect.homexmortgage.com/>

| Lock & Fees  |                         |
|--|-------------------------|
| 0.125  | 7 Day Extension         |
|  | 15 Day Extension        |
| \$1,095  | Agency Underwriting     |
| \$595  | Streamline Underwriting |
| \$99   | Administration          |
| \$150  | TX Doc Review           |
| See Pricer   | Buyout Lender Fees      |
| Max 30 Day Ext Agency  |                         |
| Max 15 Day Ext Non-QM  |                         |
| Maximum Comp   |                         |
| 106.000%   | Max BPC                 |
| 95.000%  | Max Buydown             |
| ARM Caps   |                         |
| 5/6 ARM  | 2/2/5 Floor Rate        |
| 10/6 ARM   | 2/2/5 Floor Rate        |
| Index  | SOPR                    |
| Frequency  | 6 Months 3.5 Margin     |
| Min/Max Rate/Price   |                         |
| Min Price  | 98.00                   |
| Max Price  | 106.00                  |
| Max Rate   | N/A                     |
| 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           |
| <a href="mailto:info@homexmortgage.com">info@homexmortgage.com</a> |                         |
| 3/29/2024  | Last Revised            |

| Purchase LLPA - Applicable to terms greater than 15 years |         |         |         |         |         |         |         |         |         |     |
|---|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|
|   | 30      | 30-60   | 60-70   | 70-75   | 75-80   | 80-85   | 85-90   | 90-95   | >95     | SFC |
| 780+  | 0.000   | 0.000   | 0.000   | 0.000   | (0.375) | (0.375) | (0.250) | (0.250) | (0.125) | N/A |
| 760-779   | 0.000   | 0.000   | 0.000   | (0.250) | (0.625) | (0.625) | (0.500) | (0.500) | (0.250) | N/A |
| 740-759   | 0.000   | 0.000   | (0.125) | (0.375) | (0.875) | (1.000) | (0.750) | (0.625) | (0.500) | N/A |
| 720-739   | 0.000   | 0.000   | (0.250) | (0.750) | (1.250) | (1.250) | (1.000) | (0.875) | (0.750) | N/A |
| 700-719   | 0.000   | 0.000   | (0.375) | (0.875) | (1.375) | (1.500) | (1.250) | (1.125) | (0.875) | N/A |
| 680-700   | 0.000   | 0.000   | (0.625) | (1.125) | (1.750) | (1.875) | (1.500) | (1.375) | (1.125) | N/A |
| 660-679   | 0.000   | 0.000   | (0.750) | (1.375) | (1.875) | (2.125) | (1.750) | (1.625) | (1.250) | N/A |
| 640-659   | 0.000   | 0.000   | (1.125) | (1.500) | (2.500) | (2.500) | (2.000) | (1.875) | (1.500) | N/A |
| <639  | 0.000   | (0.125) | (1.500) | (2.125) | (2.750) | (2.875) | (2.625) | (2.250) | (1.750) | N/A |
| Condo   | 0.000   | 0.000   | (0.125) | (0.125) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | N/A |
| Investment  | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Second Home   | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Manufactured Home   | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | 235 |
| 2-4 Units   | 0.000   | 0.000   | (0.375) | (0.375) | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | N/A |
| High Balance  | (0.500) | (0.500) | (0.750) | (0.750) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | 808 |
| Sub Financing   | (0.625) | (0.625) | (0.625) | (0.875) | (1.125) | (1.125) | (1.125) | (1.875) | (1.875) | N/A |
| DTI >40%  | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | N/A |

| Limited Cash Out Refinances LLPA - Applicable to terms greater than 15 years |         |         |         |         |         |         |         |         |         |     |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|-----|
|  | 30      | 30-60   | 60-70   | 70-75   | 75-80   | 80-85   | 85-90   | 90-95   | >95     | SFC |
| 780+   | 0.000   | 0.000   | 0.000   | (0.125) | (0.500) | (0.625) | (0.500) | (0.375) | (0.375) | 007 |
| 760-779  | 0.000   | 0.000   | (0.125) | (0.375) | (0.875) | (1.000) | (0.750) | (0.625) | (0.625) | 007 |
| 740-759  | 0.000   | 0.000   | (0.250) | (0.750) | (1.125) | (1.375) | (1.125) | (1.000) | (1.000) | 007 |
| 720-739  | 0.000   | 0.000   | (0.500) | (1.000) | (1.625) | (1.750) | (1.500) | (1.250) | (1.250) | 007 |
| 700-719  | 0.000   | 0.000   | (0.625) | (1.250) | (1.875) | (2.125) | (1.750) | (1.625) | (1.625) | 007 |
| 680-700  | 0.000   | 0.000   | (0.875) | (1.625) | (2.250) | (2.500) | (2.125) | (1.750) | (1.750) | 007 |
| 660-679  | 0.000   | (0.125) | (1.125) | (1.875) | (2.500) | (3.000) | (2.375) | (2.125) | (2.125) | 007 |
| 640-659  | 0.000   | (0.250) | (1.375) | (2.125) | (2.875) | (3.375) | (2.875) | (2.500) | (2.500) | 007 |
| <639   | 0.000   | (0.375) | (1.750) | (2.500) | (3.500) | (3.875) | (3.625) | (2.500) | (2.500) | 007 |
| Condo  | 0.000   | 0.000   | (0.125) | (0.125) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | N/A |
| Investment   | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Second Home  | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | (4.125) | (4.125) | (4.125) | (4.125) | N/A |
| Manufactured Home  | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | 235 |
| 2-4 Units  | 0.000   | 0.000   | (0.375) | (0.375) | (0.625) | (0.625) | (0.625) | (0.625) | (0.625) | N/A |
| High Balance   | (0.500) | (0.500) | (0.750) | (0.750) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | 808 |
| Sub Financing  | (0.625) | (0.625) | (0.625) | (0.875) | (1.125) | (1.125) | (1.125) | (1.875) | (1.875) | N/A |
| DTI >40%   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | N/A |

| Cash-Out Refinances LLPA - Applicable to terms greater than 15 years |         |         |         |         |         |       |       |       |     |     |
|--|---------|---------|---------|---------|---------|-------|-------|-------|-----|-----|
|  | 30      | 30-60   | 60-70   | 70-75   | 75-80   | 80-85 | 85-90 | 90-95 | >95 | SFC |
| 780+   | (0.375) | (0.375) | (0.625) | (0.875) | (1.375) | N/A   | N/A   | N/A   | N/A | 003 |
| 760-779  | (0.375) | (0.375) | (0.875) | (1.250) | (1.875) | N/A   | N/A   | N/A   | N/A | 003 |
| 740-759  | (0.375) | (0.375) | (1.000) | (1.625) | (2.375) | N/A   | N/A   | N/A   | N/A | 003 |
| 720-739  | (0.375) | (0.500) | (1.375) | (2.000) | (2.750) | N/A   | N/A   | N/A   | N/A | 003 |
| 700-719  | (0.375) | (0.500) | (1.625) | (2.625) | (3.250) | N/A   | N/A   | N/A   | N/A | 003 |
| 680-700  | (0.375) | (0.625) | (2.000) | (2.875) | (3.750) | N/A   | N/A   | N/A   | N/A | 003 |
| 660-679  | (0.375) | (0.875) | (2.750) | (4.000) | (4.750) | N/A   | N/A   | N/A   | N/A | 003 |
| 640-659  | (0.375) | (1.375) | (3.125) | (4.625) | (5.125) | N/A   | N/A   | N/A   | N/A | 003 |
| <639   | (0.375) | (1.375) | (3.375) | (4.875) | (5.125) | N/A   | N/A   | N/A   | N/A | 003 |
| Condo  | 0.000   | 0.000   | (0.125) | (0.125) | (0.750) | N/A   | N/A   | N/A   | N/A | N/A |
| Investment   | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | N/A   | N/A   | N/A   | N/A | N/A |
| Second Home  | (1.125) | (1.125) | (1.625) | (2.125) | (3.375) | N/A   | N/A   | N/A   | N/A | N/A |
| Manufactured Home  | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | N/A   | N/A   | N/A   | N/A | 235 |
| 2-4 Units  | 0.000   | 0.000   | (0.375) | (0.375) | (0.625) | N/A   | N/A   | N/A   | N/A | N/A |
| High Balance   | (1.250) | (1.250) | (1.500) | (1.500) | (1.750) | N/A   | N/A   | N/A   | N/A | 808 |
| Sub Financing  | (0.625) | (0.625) | (0.625) | (0.875) | (1.125) | N/A   | N/A   | N/A   | N/A | N/A |
| DTI >40%   | 0.000   | 0.000   | 0.000   | 0.000   | 0.000   | N/A   | N/A   | N/A   | N/A | N/A |

| All LLPA      |         |         |         |         |         |         |         |         |         |         |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
|               | 30      | 30-60   | 60-70   | 70-75   | 75-80   | 80-85   | 85-90   | 90-95   | >95     | SFC     |
| Waive Escrow  | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| \$100-124,999 | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) | (0.125) |
| \$75-99,999   | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) | (0.250) |
| <\$74,499     | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) | (0.875) |
| AL            | 0.000   | HI      | 0.150   | MN      | 0.125   | OR      | 0.125   |         |         |         |
| AR            | 0.125   | IA      | 0.000   | MT      | 0.000   | PA      | 0.000   |         |         |         |
| AZ            | 0.000   | ID      | 0.000   | NC      | 0.125   | RI      | 0.000   |         |         |         |
| CA            | 0.000   | IL      | 0.130   | NE      | 0.125   | SC      | 0.125   |         |         |         |
| CO            | 0.000   | IN      | 0.125   | NH      | 0.125   | TN      | 0.125   |         |         |         |
| CT            | 0.125   | KS      | 0.125   | NJ      | 0.125   | TX      | 0.250   |         |         |         |
| DC            | 0.000   | LA      | 0.000   | NM      | 0.100   | UT      | 0.000   |         |         |         |
| DE            | 0.000   | MD      | 0.125   | NV      | 0.000   | VA      | 0.125   |         |         |         |
| FL            | 0.250   | ME      | 0.000   | OH      | 0.125   | WA      | 0.000   |         |         |         |
| GA            | 0.125   | MI      | 0.125   | OK      | 0.125   | WI      | 0.000   |         |         |         |



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