

	Base Price	
	30 Day	45 Day
7.250%	97.625	97.500
7.375%	98.000	97.875
7.500%	98.375	98.250
7.625%	98.750	98.625
7.750%	99.125	99.000
7.875%	99.500	99.375
7.999%	99.875	99.750
8.125%	100.250	100.125
8.250%	100.625	100.500
8.375%	101.000	100.875
8.500%	101.375	101.250
8.625%	101.625	101.500
8.750%	101.875	101.750
8.875%	102.125	102.000
8.999%	102.375	102.250
9.125%	102.625	102.500
9.250%	102.875	102.750
9.375%	103.125	103.000
9.500%	103.375	103.250
9.625%	103.625	103.500
9.750%	103.875	103.750
9.875%	104.125	104.000
9.999%	104.375	104.250
10.125%	104.500	104.375
10.250%	104.625	104.500
10.375%	104.750	104.625

Purchase Special

>=700+ FICO STR Ineligible
<=1.00%+ DSCR
>=\$200k+ Loan Amount
75-80% LTV

www.homexmortgage.com

X-Connect Portal

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

Business 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
5.000%	Max BPC Business
2.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
Index	SOFR
Frequency	6 Months 3.5 Margin
Min/Max Price	
Min/Max Price No PPP	96/99
Min/Max Price 1Yr PPP	96/100
Min/Max Price >=2Yr PPP	96/102.75
Lender ID	
97200000	PHA
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
info@homexmortgage.com	
4/24/2024	Last Revised

Loan Level Pricing Adjustments: FICO/LTV							
FICO/LTV	50%	55%	60%	65%	70%	75%	80%
760	2.125	2.000	1.250	1.125	1.000	0.375	(0.500)
740	2.000	2.000	1.250	0.750	0.625	0.375	(0.875)
720	2.000	1.625	0.875	0.500	0.250	(0.750)	(1.500)
700	1.625	1.250	0.500	0.125	(0.500)	(1.375)	(2.250)
680	0.875	0.875	0.125	(1.000)	(1.125)	(2.000)	NA
660	0.500	0.125	(1.000)	(1.750)	(2.250)	(3.250)	NA
640	(1.625)	(1.625)	(2.125)	(2.750)	(3.000)	NA	NA
620	(2.625)	(2.625)	(3.250)	(3.750)	(4.000)	NA	NA

Loan Level Pricing Adjustments							
	50%	55%	60%	65%	70%	75%	80%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refi	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)	(0.500)
Cash-Out	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)	(1.500)
<\$150k	(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
DSCR 1.25+	0.500	0.500	0.500	0.500	0.500	0.500	0.500
DSCR 1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 0.75-0.99	(1.000)	(1.000)	(1.000)	(1.250)	(1.500)	(1.750)	NA
No DSCR (<.75)	(2.625)	(2.625)	(2.625)	(3.500)	(4.000)	NA	NA
1/O & DSCR Ratio >=1	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(1.000)
1/O & DSCR Ratio <1	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
1/O for Full & Alt Doc	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
2 - 4 Units	0.000	0.000	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
Condotel	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
Short Term Rental	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	NA
Rural Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(1.000)
Full/Alt Doc	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Foreign National	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
NPRA	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
ITIN	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
Housing 1x30	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
Waive Impounds	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
5 Year Prepay	0.500	0.500	0.500	0.500	0.500	0.500	0.500
4 Year Prepay	0.250	0.250	0.250	0.250	0.250	0.250	0.250
3 Year or 5 Yr Tiered	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Year Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
1 Year Prepay	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
No Prepay	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
Purchase Special	0.000	0.000	0.000	0.000	0.000	(0.250)	(0.250)

See X-Connect Portal for state restrictions: AK, DC, IL, KS, MD, MI, MN, NJ, NM, OH, PA, RI

Loan To Value Non-Owner Occupied ONLY											
Type	Full Doc 1 or 2 Year			Alt Doc 12 or 24 Months			DSCR			No DSCR	
	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M
Purchase											
760	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
740	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
720	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
700	80%	70%	65%	80%	70%	65%	80%	70%	65%	65%	60%
680	75%	70%	NA	75%	70%	NA	75%	70%	NA	60%	55%
660	75%	70%	NA	75%	70%	NA	70%	65%	NA	60%	50%
640	70%	65%	NA	70%	65%	NA	70%	60%	NA	55%	50%
620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA	NA
R/T											
760	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
740	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
720	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
700	80%	70%	65%	80%	70%	65%	80%	70%	65%	65%	60%
680	75%	70%	NA	75%	70%	NA	75%	70%	NA	60%	55%
660	75%	70%	NA	75%	70%	NA	70%	65%	NA	60%	50%
640	70%	65%	NA	70%	65%	NA	70%	60%	NA	55%	50%
620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA	NA
Cash Out											
760	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
740	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
720	80%	70%	65%	80%	70%	65%	80%	70%	65%	70%	60%
700	75%	70%	65%	75%	70%	65%	75%	70%	65%	65%	60%
680	75%	70%	NA	75%	70%	NA	75%	70%	NA	60%	55%
660	70%	65%	NA	70%	65%	NA	70%	60%	NA	55%	50%
640	70%	65%	NA	70%	65%	NA	70%	60%	NA	55%	50%
620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA	NA



Available in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, 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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