

| | 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 75-80% LTV
>=1.00%+ DSCR
>=\$200k+ Loan Amount

www.homexmortgage.com
X-Connect Portal
<https://xconnect.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 |
| 1.000% | Max Buydown |
| ARM Caps | |
| 5/6 ARM | 2/2/5 Floor Rate |
| Index | SOFPR |
| 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 | 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 |
| info@homexmortgage.com | |
| 4/16/2024 | Last Revised |

| Loan Level Pricing Adjustments: FICO/LTV | | | | | | | | |
|--|---------|---------|---------|---------|---------|---------|---------|-----|
| FICO/LTV | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% |
| 760 | 2.125 | 2.000 | 1.250 | 1.125 | 1.000 | 0.375 | (0.500) | NA |
| 740 | 2.000 | 2.000 | 1.250 | 0.750 | 0.625 | 0.375 | (0.875) | NA |
| 720 | 2.000 | 1.625 | 0.875 | 0.500 | 0.250 | (0.750) | (1.500) | NA |
| 700 | 1.625 | 1.250 | 0.500 | 0.125 | (0.500) | (1.375) | (2.250) | NA |
| 680 | 0.875 | 0.875 | 0.125 | (1.000) | (1.125) | (2.000) | NA | NA |
| 660 | 0.500 | 0.125 | (1.000) | (1.750) | (2.250) | (3.250) | NA | NA |
| 640 | (1.625) | (1.625) | (2.125) | (2.750) | (3.000) | NA | NA | NA |
| 620 | (2.625) | (2.625) | (3.250) | (3.750) | (4.000) | NA | NA | NA |

| Loan Level Pricing Adjustments | | | | | | | | |
|--------------------------------|---------|---------|---------|---------|---------|---------|---------|-----|
| | 50% | 55% | 60% | 65% | 70% | 75% | 80% | 85% |
| Purchase | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| Rate/Term Refi | 0.000 | 0.000 | 0.000 | (0.250) | (0.250) | (0.250) | (0.500) | NA |
| Cash-Out | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (1.000) | (1.500) | NA |
| <\$150k | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | (0.750) | NA |
| >= \$150k <\$200k | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| DSCR 1.25+ | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA |
| DSCR 1.00-1.24 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| DSCR 0.75-0.99 | (1.000) | (1.000) | (1.000) | (1.250) | (1.500) | (1.750) | NA | NA |
| No DSCR (<.75) | (2.625) | (2.625) | (2.625) | (3.500) | (4.000) | NA | NA | NA |
| I/O & DSCR Ratio >=1 | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (1.000) | NA |
| I/O & DSCR Ratio <1 | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| I/O for Full & Alt Doc | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | NA |
| 2 - 4 Units | 0.000 | 0.000 | (0.250) | (0.250) | (0.500) | (0.500) | (0.500) | NA |
| Condotel | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| Short Term Rental | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (0.750) | NA | NA |
| Rural Property | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| High-Rise Condo | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.750) | (1.000) | NA |
| Full/Alt Doc | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA |
| Foreign National | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| NPRA | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| ITIN | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA | NA |
| Housing 1x30 | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | NA | NA |
| Waive Impounds | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | NA |
| 60 Day Lock | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | NA |
| 5 Year Prepay | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | 0.500 | NA |
| 4 Year Prepay | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | 0.250 | NA |
| 3 Year or 5 Yr Tiered | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | NA |
| 2 Year Prepay | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | (0.500) | NA |
| 1 Year Prepay | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | (1.000) | NA |
| No Prepay | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | (2.000) | NA |
| Purchase Special | NA | NA | NA | NA | NA | 0.250 | 0.250 | NA |

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, 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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