



AGENCY CONFORMING

SPEED | EASE | CONVENIENCE

Effective: **07.10.2024 8:00 AM**
Lock Desk: (877) 203-0890
Lock Desk Hours: 7:00-3:00 PST
Email: lockdesk@homexmortgage.com

	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%	99.246	99.223	99.202	100.400	100.250	100.227	100.721	100.627	100.592	100.607	100.477	100.474	6.250%	99.225	99.151	100.688	100.594
6.375%	99.815	99.788	99.770	100.823	100.672	100.649	100.970	100.873	100.838	100.834	100.701	100.699	6.375%	99.790	99.713	100.926	100.829
6.500%	100.332	100.305	100.288	101.204	101.051	101.028	101.212	101.113	101.078	101.056	100.922	100.920	6.500%	100.306	100.230	101.146	101.047
6.625%	100.774	100.743	100.727	101.534	101.380	101.357	101.181	101.086	101.020	101.016	100.971	100.952	6.625%	100.750	100.670	101.115	101.020
6.750%	100.662	100.641	100.633	101.208	101.079	101.039	101.327	101.232	101.167	101.145	101.100	101.081	6.750%	100.642	100.571	101.250	101.155
6.875%	101.195	101.148	101.139	101.539	101.411	101.371	101.568	101.471	101.407	101.386	101.329	101.309	6.875%	101.157	101.084	101.480	101.383
7.000%	101.628	101.558	101.549	101.839	101.708	101.667	101.788	101.689	101.627	101.608	101.545	101.526	7.000%	101.578	101.506	101.689	101.590
7.125%	102.078	102.052	102.043	102.110	101.998	101.978	101.964	101.815	101.717	101.807	101.674	101.637	7.125%	101.973	101.897	101.876	101.727
7.250%	101.901	101.866	101.858	102.194	102.100	102.074	102.151	101.996	101.914	101.987	101.836	101.799	7.250%	101.796	101.711	102.030	101.875
7.375%	102.363	102.326	102.313	102.482	102.389	102.356	102.361	102.206	102.125	102.198	102.040	102.003	7.375%	102.261	102.174	102.229	102.074
7.500%	102.715	102.678	102.664	102.752	102.658	102.621	102.548	102.393	102.313	102.386	102.223	102.185	7.500%	102.599	102.511	102.416	102.261
7.625%	103.032	102.944	102.910	102.997	102.899	102.853	101.833	101.366	101.249	101.681	101.204	101.147	7.625%	102.919	102.919	101.712	101.245
7.750%	102.655	102.553	102.514	103.079	102.969	102.911	102.024	101.550	101.452	101.866	101.387	101.329	7.750%	102.555	102.555	101.903	101.429
7.875%	103.108	103.004	102.959	103.351	103.242	103.183	102.186	101.711	101.614	102.028	101.545	101.468	7.875%	102.971	102.971	102.076	101.601
8.000%	103.457	103.352	103.306	103.619	103.510	103.451	102.329	101.853	101.758	102.172	101.689	101.612	8.000%	103.307	103.307	102.219	101.743

www.homexmortgage.com
X-Connect Portal
<https://xconnect-x1.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

ARM Caps	
95.000%	Max Buydown

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
905750000	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	

7/10/2024 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)	(1.125)	(1.125)	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)	(1.125)	(1.125)	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