



FHA / VA

GOVERNMENT

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

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%	99.840	99.690	98.840	98.690	99.840	99.690	98.840	98.690
5.875%	100.178	100.028	99.178	99.028	100.178	100.028	99.178	99.028
6.000%	100.608	100.458	99.608	99.458	100.608	100.458	99.608	99.458
6.125%	100.758	100.608	99.758	99.608	100.758	100.608	99.758	99.608
6.250%	101.016	100.866	100.016	99.866	101.016	100.866	100.016	99.866
6.375%	101.232	101.082	100.232	100.082	101.232	101.082	100.232	100.082
6.500%	101.609	101.459	100.609	100.459	101.609	101.459	100.609	100.459
6.625%	101.733	101.583	100.733	100.583	101.733	101.583	100.733	100.583
6.750%	101.858	101.708	100.858	100.708	101.858	101.708	100.858	100.708
6.875%	101.959	101.809	100.959	100.809	101.959	101.809	100.959	100.809
7.000%	102.294	102.144	101.294	101.144	102.294	102.144	101.294	101.144
7.125%	102.371	102.221	101.371	101.221	102.371	102.221	101.371	101.221
7.250%	102.443	102.293	101.443	101.293	102.443	102.293	101.443	101.293
7.375%	102.718	102.568	101.718	101.568	102.718	102.568	101.718	101.568
7.500%	102.867	102.717	101.867	101.717	102.867	102.717	101.867	101.717

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%	99.690	99.540	98.690	98.540	98.940	98.790	99.690	99.540
5.875%	100.028	99.878	99.028	98.878	99.278	99.128	100.028	99.878
6.000%	100.458	100.308	99.458	99.308	99.708	99.558	100.458	100.308
6.125%	100.608	100.458	99.608	99.458	99.858	99.708	100.608	100.458
6.250%	100.866	100.716	99.866	99.716	100.116	99.966	100.866	100.716
6.375%	101.082	100.932	100.082	99.932	100.332	100.182	101.082	100.932
6.500%	101.459	101.309	100.459	100.309	100.709	100.559	101.459	101.309
6.625%	101.583	101.433	100.583	100.433	100.833	100.683	101.583	101.433
6.750%	101.708	101.558	100.708	100.558	100.958	100.808	101.708	101.558
6.875%	101.809	101.659	100.809	100.659	101.059	100.909	101.809	101.659
7.000%	102.144	101.994	101.144	100.994	101.394	101.244	102.144	101.994
7.125%	102.221	102.071	101.221	101.071	101.471	101.321	102.221	102.071
7.250%	102.293	102.143	101.293	101.143	101.543	101.393	102.293	102.143
7.375%	102.568	102.418	101.568	101.418	101.818	101.668	102.568	102.418
7.500%	102.717	102.567	101.717	101.567	101.967	101.817	102.717	102.567

www.homexmortgage.com

X-Connect Portal

<https://xconnect-x1.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
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

Loan Level Pricing Adjustments						
720+	0.625	AL	0.027	MN	(0.004)	
680-719	0.500	AR	0.053	MT	(0.017)	
660-679	0.250	AZ	(0.066)	NC	0.018	
640-659	0.000	CA	(0.098)	NE	(0.002)	
620-639	0.000	CO	(0.002)	NH	0.013	
600-619	(1.000)	CT	0.000	NJ	0.021	
580-599	(1.500)	DC	(0.060)	NM	(0.031)	
<580	(3.500)	DE	(0.026)	NV	(0.100)	
> \$1,500,000	(1.875)	FL	0.084	OH	0.017	
\$1,000,000-\$1,499,999	(1.375)	GA	0.058	OK	0.085	
\$726,201-\$999,999	(0.875)	HI	(0.096)	OR	(0.144)	
\$150,000-\$726,201	0.000	IA	0.033	PA	0.053	
\$90,000-\$149,999	(0.250)	ID	(0.075)	RI	(0.020)	
\$50,000-\$89,000	(0.500)	IL	0.058	SC	0.016	
\$50,000 and Below	(1.000)	IN	(0.011)	TN	0.015	
Cashout	(0.250)	KS	0.014	TX	0.151	
20 Year	(0.250)	LA	0.053	UT	(0.035)	
Condo	(0.250)	MD	(0.184)	VA	(0.046)	
Streamline	(1.000)	ME	(0.064)	WA	(0.048)	
Second Home	(1.000)	MI	0.056	WI	0.071	
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)					



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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