



AGENCY CONFORMING

SPEED | EASE | CONVENIENCE

Effective: **08.01.2024 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%	100.211	100.200	100.181	101.445	101.293	101.271	101.299	101.262	101.187	101.365	101.355	101.225	6.250%	100.131	100.071	101.287	101.250
6.375%	100.751	100.734	100.718	101.821	101.668	101.645	101.532	101.496	101.420	101.596	101.570	101.435	6.375%	100.674	100.607	101.520	101.484
6.500%	101.209	101.191	101.173	102.157	102.005	101.980	101.757	101.722	101.644	101.820	101.794	101.637	6.500%	101.136	101.068	101.745	101.710
6.625%	101.635	101.617	101.598	102.449	102.297	102.275	101.861	101.816	101.757	101.768	101.725	101.644	6.625%	101.569	101.501	101.849	101.804
6.750%	101.557	101.546	101.530	102.119	102.018	101.998	101.978	101.933	101.873	101.882	101.839	101.758	6.750%	101.431	101.371	101.966	101.921
6.875%	102.023	102.013	101.995	102.432	102.321	102.302	102.248	102.203	102.142	102.149	102.106	102.026	6.875%	101.903	101.843	102.236	102.191
7.000%	102.393	102.382	102.364	102.719	102.598	102.575	102.462	102.417	102.355	102.361	102.318	102.237	7.000%	102.279	102.219	102.450	102.405
7.125%	102.765	102.755	102.738	102.970	102.853	102.830	102.661	102.602	102.426	102.585	102.526	102.368	7.125%	102.639	102.593	102.649	102.590
7.250%	102.419	102.392	102.367	102.742	102.662	102.631	102.880	102.821	102.653	102.776	102.717	102.560	7.250%	102.256	102.209	102.868	102.809
7.375%	102.802	102.727	102.679	103.011	102.923	102.871	103.069	103.010	102.843	102.964	102.905	102.747	7.375%	102.677	102.632	103.057	102.998
7.500%	103.175	103.099	103.050	103.267	103.178	103.125	103.245	103.186	103.019	103.138	103.078	102.921	7.500%	103.038	102.993	103.233	103.174
7.625%	103.475	103.400	103.350	103.556	103.468	103.413	102.578	102.501	102.000	102.485	102.408	101.926	7.625%	103.335	103.335	102.566	102.489
7.750%	102.989	102.911	102.865	103.283	103.229	103.153	102.762	102.685	102.195	102.652	102.574	102.093	7.750%	102.872	102.872	102.750	102.673
7.875%	103.354	103.274	103.221	103.542	103.488	103.427	102.913	102.836	102.346	102.801	102.723	102.242	7.875%	103.244	103.244	102.901	102.824
8.000%	103.685	103.604	103.550	103.781	103.726	103.648	103.051	102.974	102.485	102.938	102.861	102.379	8.000%	103.571	103.571	103.039	102.962

www.homexmortgage.com
 X-Connect Portal
<https://xconnect-1.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	SOFR
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
9057550000	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	
8/1/2024	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)	(2.250)	(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	



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