

	Base Price	
	30 Day	45 Day
6.875%	98.750	98.625
6.999%	99.250	99.125
7.125%	99.625	99.500
7.250%	100.000	99.875
7.375%	100.375	100.250
7.500%	100.750	100.625
7.625%	101.250	101.125
7.750%	101.500	101.375
7.875%	101.750	101.625
7.999%	102.000	101.875
8.125%	102.250	102.125
8.250%	102.500	102.375
8.375%	102.750	102.625
8.500%	103.000	102.875
8.625%	103.250	103.125
8.750%	103.500	103.375
8.875%	103.750	103.625
8.999%	104.000	103.875
9.125%	104.250	104.125
9.250%	104.500	104.375
9.375%	104.750	104.625
9.500%	105.000	104.875
9.625%	105.250	105.125
9.750%	105.500	105.375
9.875%	105.750	105.625
9.999%	106.000	105.875
10.125%	106.125	106.000
10.250%	106.250	106.125

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Consumer Purpose

Lock & Fees	
(0.125)	7 Day Extension
(0.375)	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
1.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
Index	SOFR
Frequency	6 Months 3.5 Margin
Min/Max Rate/Price	
Min Price	98.00
Max Price	102.75
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

Loan Level Pricing Adjustments: FICO/LTV										
FICO/LTV	50%	55%	60%	65%	70%	75%	80%	85%	90%	
740	1.000	0.875	0.500	0.500	0.125	(0.250)	(0.875)	(2.375)	(5.000)	
720	0.875	0.875	0.500	0.500	0.125	(0.250)	(1.375)	(2.875)	(5.500)	
700	0.500	0.500	0.125	0.125	(0.750)	(0.875)	(1.875)	(3.125)	(6.000)	
680	0.500	0.125	(0.250)	(0.625)	(0.875)	(1.375)	(2.125)	(3.625)	NA	
660	0.125	0.125	(0.875)	(1.125)	(1.625)	(2.375)	(3.625)	NA	NA	
640	(0.875)	(0.875)	(1.625)	(1.875)	(2.375)	(3.375)	NA	NA	NA	
620	(1.625)	(1.625)	(2.375)	(2.375)	(3.375)	NA	NA	NA	NA	
600	(3.500)	(3.500)	(4.000)	(4.750)	NA	NA	NA	NA	NA	

Loan Level Pricing Adjustments										
	50%	55%	60%	65%	70%	75%	80%	85%	90%	
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
Rate/Term Refi	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	NA	NA	
Cash-Out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	NA	NA	
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	
<\$150k	(0.750)	(0.750)	(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	0.000	0.000	
≥ \$500k ≤ \$1.5mm	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	0.750	
> \$2.0 ≤ \$2.5mm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	
> \$2.5 ≤ \$3.0mm	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	
2nd Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
2 - 4 Units	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	NA	
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	NA	NA	
Non-Owner Occ	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	
Non-Warr Condo	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	
Rural Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	NA	
Short Term Rental	(0.500)	(0.500)	(0.625)	(0.625)	(0.625)	(0.625)	NA	NA	NA	
12 & 24 Bank Stmtnts	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
1 Yr Full	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
12 Months Cash Flow	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA	
Asset Assist	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
Asset Xpress	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	
Lease Agreements	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	
P&L Assist	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	
P&L Xpress	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	NA	
55% DTI	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
Texas Cash-Out	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
Housing 1x30	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA	
Housing 1x60	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)	NA	NA	NA	
Housing 1x90	(1.750)	(1.750)	(1.750)	(1.750)	NA	NA	NA	NA	NA	
BK/FC < 2 Years	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	
BK/FC < 12 Mos	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	NA	NA	NA	
SS/DIL/Mod < 2 Yr	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	
SS/DIL/Mod 1 Yr	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA	NA	NA	
NPRA	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	NA	NA	
ITIN	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.125)	(1.125)	NA	NA	
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	

Loan To Value Owner Occupied														
Type	Full Doc 1 or 2 Year				Alt Doc 12 or 24 Months				Asset Xpress					
	\$1.5M	\$2M	\$2.5M	\$3.0M	\$1.5M	\$2M	\$2.5M	\$3.0M	\$1.5M	\$2M	\$2.5M	\$3.0M		
Purchase	740	90%	85%	85%	85%	90%	85%	85%	85%	85%	75%	70%	65%	
	720	90%	85%	85%	85%	90%	85%	85%	85%	85%	75%	70%	65%	
	700	90%	80%	75%	75%	90%	80%	75%	75%	85%	75%	70%	65%	
	680	85%	80%	70%	70%	85%	80%	70%	70%	85%	75%	70%	65%	
	660	80%	80%	70%	70%	80%	80%	70%	70%	80%	70%	65%	60%	
	640	75%	70%	65%	65%	75%	70%	65%	65%	65%	60%	55%	50%	
	620	65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA	
	600	65%	NA	NA	NA	65%	NA	NA	NA	NA	NA	NA	NA	
	R/T	740	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
		720	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
700		80%	80%	75%	75%	80%	80%	75%	75%	80%	75%	70%	65%	
680		80%	80%	70%	70%	80%	80%	70%	70%	80%	75%	70%	65%	
660		80%	80%	70%	70%	80%	80%	70%	70%	75%	70%	65%	60%	
640		75%	70%	65%	65%	75%	70%	65%	65%	65%	60%	55%	50%	
620		65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA	
600		65%	NA	NA	NA	65%	NA	NA	NA	NA	NA	NA	NA	
Cash Out		740	80%	80%	80%	80%	80%	80%	75%	75%	65%	60%	55%	50%
		720	80%	80%	80%	80%	80%	80%	75%	75%	65%	60%	55%	50%
	700	80%	80%	75%	75%	80%	80%	70%	70%	65%	60%	55%	50%	
	680	80%	80%	70%	70%	80%	80%	70%	70%	65%	60%	55%	50%	
	660	75%	75%	65%	65%	75%	75%	65%	65%	60%	55%	50%	45%	
	640	75%	70%	65%	65%	75%	70%	65%	65%	55%	50%	45%	40%	
	620	65%	60%	60%	55%	65%	60%	60%	55%	NA	NA	NA	NA	
	600	65%	NA	NA	NA	65%	NA	NA	NA	NA	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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