



# FHA / VA

## GOVERNMENT

### 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](mailto: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%	100.526	100.376	99.526	99.376	100.526	100.376	99.526	99.376
5.875%	100.842	100.692	99.842	99.692	100.842	100.692	99.842	99.692
6.000%	101.179	101.029	100.179	100.029	101.179	101.029	100.179	100.029
6.125%	101.253	101.103	100.253	100.103	101.253	101.103	100.253	100.103
6.250%	101.388	101.238	100.388	100.238	101.388	101.238	100.388	100.238
6.375%	101.587	101.437	100.587	100.437	101.587	101.437	100.587	100.437
6.500%	101.785	101.635	100.785	100.635	101.785	101.635	100.785	100.635
6.625%	102.144	101.994	101.144	100.994	102.144	101.994	101.144	100.994
6.750%	102.248	102.098	101.248	101.098	102.248	102.098	101.248	101.098
6.875%	102.131	101.981	101.131	100.981	102.131	101.981	101.131	100.981
7.000%	102.323	102.173	101.323	101.173	102.323	102.173	101.323	101.173
7.125%	102.589	102.439	101.589	101.439	102.589	102.439	101.589	101.439
7.250%	102.655	102.505	101.655	101.505	102.655	102.505	101.655	101.505
7.375%	102.731	102.581	101.731	101.581	102.731	102.581	101.731	101.581
7.500%	102.821	102.671	101.821	101.671	102.821	102.671	101.821	101.671

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%	100.376	100.226	99.376	99.226	99.626	99.476	100.376	100.226
5.875%	100.692	100.542	99.692	99.542	99.942	99.792	100.692	100.542
6.000%	101.029	100.879	100.029	99.879	100.279	100.129	101.029	100.879
6.125%	101.103	100.953	100.103	99.953	100.353	100.203	101.103	100.953
6.250%	101.238	101.088	100.238	100.088	100.488	100.338	101.238	101.088
6.375%	101.437	101.287	100.437	100.287	100.687	100.537	101.437	101.287
6.500%	101.635	101.485	100.635	100.485	100.885	100.735	101.635	101.485
6.625%	101.994	101.844	100.994	100.844	101.244	101.094	101.994	101.844
6.750%	102.098	101.948	101.098	100.948	101.348	101.198	102.098	101.948
6.875%	101.981	101.831	100.981	100.831	101.231	101.081	101.981	101.831
7.000%	102.173	102.023	101.173	101.023	101.423	101.273	102.173	102.023
7.125%	102.439	102.289	101.439	101.289	101.689	101.539	102.439	102.289
7.250%	102.505	102.355	101.505	101.355	101.755	101.605	102.505	102.355
7.375%	102.581	102.431	101.581	101.431	101.831	101.681	102.581	102.431
7.500%	102.671	102.521	101.671	101.521	101.921	101.771	102.671	102.521

[www.homexmortgage.com](http://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
<a href="mailto:info@homexmortgage.com">info@homexmortgage.com</a>	
8/1/2024	Last Revised

Loan Level Pricing Adjustments						
720+	0.750	AL	(0.080)	MN	0.018	
680-719	0.625	AR	0.034	MT	(0.003)	
660-679	0.375	AZ	(0.118)	NC	(0.006)	
640-659	0.000	CA	(0.101)	NE	0.044	
620-639	0.000	CO	(0.126)	NH	0.040	
600-619	(1.000)	CT	0.069	NJ	0.144	
580-599	(1.500)	DC	0.001	NM	(0.013)	
<580	(3.500)	DE	0.083	NV	(0.111)	
> \$1,500,000	(1.875)	FL	0.084	OH	0.074	
\$1,000,000-\$1,499,999	(1.375)	GA	(0.007)	OK	0.090	
\$726,201-\$999,999	(0.875)	HI	0.051	OR	(0.060)	
\$150,000-\$726,201	0.000	IA	(0.023)	PA	0.129	
\$90,000-\$149,999	(0.250)	ID	(0.093)	RI	(0.139)	
\$50,000-\$89,000	(0.500)	IL	0.009	SC	(0.035)	
\$50,000 and Below	(1.000)	IN	(0.011)	TN	(0.024)	
Cashout	(0.250)	KS	(0.019)	TX	0.081	
20 Year	(0.250)	LA	(0.250)	UT	(0.158)	
Condo	(0.250)	MD	0.073	VA	0.068	
Streamline	(1.000)	ME	(0.120)	WA	(0.040)	
Second Home	(1.000)	MI	(0.001)	WI	(0.011)	
Non-Owner Occupied	(1.000)					
2-4 Units	(0.500)					
Manufactured Home	(1.000)					
90%+ C/O VA Only	(1.750)					
IRRL 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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