

	Base Price	
	30 Day	45 Day
6.625%	98.750	98.625
6.750%	99.250	99.125
6.875%	99.625	99.500
6.999%	100.000	99.875
7.125%	100.375	100.250
7.250%	100.750	100.625
7.375%	101.250	101.125
7.500%	101.500	101.375
7.625%	101.750	101.625
7.750%	102.000	101.875
7.875%	102.250	102.125
7.999%	102.500	102.375
8.125%	102.750	102.625
8.250%	103.000	102.875
8.375%	103.250	103.125
8.500%	103.500	103.375
8.625%	103.750	103.625
8.750%	104.000	103.875
8.875%	104.250	104.125
8.999%	104.500	104.375
9.125%	104.750	104.625
9.250%	105.000	104.875
9.375%	105.250	105.125
9.500%	105.500	105.375
9.625%	105.625	105.500
9.750%	105.750	105.625

Loan Level Pricing Adjustments: FICO/LTV									
FICO/LTV	50%	55%	60%	65%	70%	75%	80%	85%	90%
760	1.000	0.875	0.500	0.500	0.125	(0.250)	(0.750)	(2.375)	(4.250)
740	0.875	0.875	0.500	0.500	0.125	(0.250)	(0.875)	(2.375)	(4.500)
720	0.875	0.875	0.500	0.500	0.125	(0.250)	(1.375)	(2.875)	(5.125)
700	0.500	0.500	0.125	0.125	(0.625)	(0.875)	(1.875)	(3.125)	(5.750)
680	0.500	0.125	(0.375)	(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

Loan Level Pricing Adjustments									
	50%	55%	60%	65%	70%	75%	80%	85%	90%
ARM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Interest Only	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
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)	N/A	N/A
Cash-Out	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.750)	(0.750)	NA	NA
Cash-Out for Reserves	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
DTI >43%-50% Max	(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
SE 2+ - 4 Years	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
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
Asset Xpress	(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
2nd Home	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA	NA
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.625)	(0.625)	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
NPRA	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	(0.750)	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)	(0.625)	(0.625)
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)

www.homexmortgage.com

X-Connect Portal

https://xconnect-x1.homexmortgage.com/

### 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 BPG 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 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
<b>Purchase</b>												
760	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
740	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
720	90%	90%	80%	80%	90%	90%	80%	80%	80%	75%	70%	65%
700	90%	80%	75%	75%	90%	80%	75%	75%	80%	75%	70%	65%
680	85%	80%	70%	70%	85%	80%	70%	70%	80%	75%	70%	65%
660	80%	80%	70%	70%	80%	80%	70%	70%	75%	70%	70%	60%
<b>R/T</b>												
760	80%	80%	80%	80%	80%	80%	80%	80%	80%	75%	70%	65%
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%
<b>Cash Out</b>												
760	80%	80%	75%	75%	80%	80%	75%	75%	70%	70%	60%	55%
740	80%	80%	75%	75%	80%	80%	75%	75%	70%	70%	60%	55%
720	80%	80%	75%	75%	80%	80%	75%	75%	70%	65%	60%	55%
700	80%	75%	70%	70%	80%	75%	70%	70%	70%	65%	60%	55%
680	80%	75%	65%	65%	80%	75%	65%	65%	70%	65%	60%	55%
660	75%	75%	65%	65%	75%	75%	65%	65%	65%	60%	60%	50%



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

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an application of credit. Additional restrictions may apply. HomeXpress Mortgage reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state and local laws.