

	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
5.500%	99.247	99.222	99.213	100.290	100.097	100.112	100.865	100.803	100.768	101.275	101.126	101.165	5.500%	99.198	99.123	100.844	100.791
5.625%	99.798	99.770	99.763	100.699	100.504	100.520	101.028	100.947	100.905	101.026	100.870	100.890	5.625%	99.752	99.674	101.008	100.935
5.750%	99.780	99.761	99.752	100.907	100.735	100.735	101.098	101.024	100.983	101.094	100.923	100.943	5.750%	99.726	99.658	101.086	101.012
5.875%	100.358	100.332	100.327	101.316	101.142	101.142	101.326	101.249	101.211	101.320	101.144	101.147	5.875%	100.303	100.226	101.314	101.237
6.000%	100.877	100.849	100.845	101.660	101.488	101.488	101.574	101.496	101.458	101.566	101.390	101.381	6.000%	100.822	100.743	101.562	101.484
6.125%	101.333	101.305	101.302	101.956	101.784	101.784	101.701	101.644	101.604	101.704	101.551	101.524	6.125%	101.282	101.203	101.689	101.632
6.250%	100.979	100.965	100.957	102.045	101.892	101.875	101.815	101.756	101.717	101.815	101.663	101.636	6.250%	100.933	100.869	101.803	101.744
6.375%	101.476	101.442	101.436	102.375	102.222	102.205	102.013	101.951	101.912	102.011	101.857	101.830	6.375%	101.426	101.355	102.001	101.939
6.500%	101.910	101.851	101.845	102.661	102.505	102.488	102.202	102.137	102.099	102.198	102.042	102.016	6.500%	101.835	101.764	102.190	102.125
6.625%	102.303	102.228	102.222	102.918	102.765	102.749	102.316	102.265	102.221	102.229	102.161	102.117	6.625%	102.228	102.153	102.304	102.253
6.750%	101.940	101.900	101.864	102.456	102.323	102.297	102.410	102.359	102.315	102.321	102.254	102.209	6.750%	101.853	101.787	102.398	102.347
6.875%	102.371	102.330	102.299	102.724	102.592	102.560	102.630	102.578	102.534	102.539	102.472	102.427	6.875%	102.271	102.271	102.618	102.566
7.000%	102.713	102.674	102.644	102.975	102.840	102.805	102.808	102.752	102.707	102.714	102.644	102.599	7.000%	102.600	102.600	102.796	102.740
7.125%	103.061	103.023	102.994	103.212	103.076	103.041	102.990	102.655	102.613	102.721	102.584	102.521	7.125%	102.961	102.961	102.778	102.643
7.250%	102.765	102.718	102.667	103.104	103.015	102.966	102.994	102.859	102.806	102.891	102.754	102.692	7.250%	102.643	102.643	102.982	102.847

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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	
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Customer Service	
(855) 598-1430	Contact An AE
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9/5/2024	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)	(1.125)	(1.125)	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)	(1.125)	(1.125)	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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