

	Base Price	
	30 Day	45 Day
6.750%	98.375	98.250
6.875%	99.000	98.875
6.999%	99.625	99.500
7.125%	100.125	100.000
7.250%	100.625	100.500
7.375%	101.000	100.875
7.500%	101.375	101.250
7.625%	101.750	101.625
7.750%	102.125	102.000
7.875%	102.375	102.250
7.999%	102.625	102.500
8.125%	102.875	102.750
8.250%	103.125	103.000
8.375%	103.375	103.250
8.500%	103.625	103.500
8.625%	103.875	103.750
8.750%	104.125	104.000
8.875%	104.375	104.250
8.999%	104.625	104.500
9.125%	104.875	104.750
9.250%	105.125	105.000
9.375%	105.375	105.250
9.500%	105.625	105.500
9.625%	105.875	105.750
9.750%	106.000	105.875
9.875%	106.125	106.000
9.999%	106.250	106.125
10.125%	106.375	106.250

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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 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	
9/4/2024	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
Condotel	(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)	(0.500)
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	70%	60%	60%	55%	70%	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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