



FHA / VA

GOVERNMENT

SPEED | EASE | CONVENIENCE

Effective: **09.05.2024 8:00 AM**
 Lock Desk: (877) 203-0890
 Lock Desk Hours: 7:00-3:00 PST
 Email: 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 |
| 4.875% | 99.604 | 99.454 | 98.604 | 98.454 | 99.604 | 99.454 | 98.604 | 98.454 |
| 5.000% | 100.059 | 99.909 | 99.059 | 98.909 | 100.059 | 99.909 | 99.059 | 98.909 |
| 5.125% | 100.433 | 100.283 | 99.433 | 99.283 | 100.433 | 100.283 | 99.433 | 99.283 |
| 5.250% | 100.605 | 100.455 | 99.605 | 99.455 | 100.605 | 100.455 | 99.605 | 99.455 |
| 5.375% | 100.824 | 100.674 | 99.824 | 99.674 | 100.824 | 100.674 | 99.824 | 99.674 |
| 5.500% | 101.171 | 101.021 | 100.171 | 100.021 | 101.171 | 101.021 | 100.171 | 100.021 |
| 5.625% | 101.329 | 101.179 | 100.329 | 100.179 | 101.329 | 101.179 | 100.329 | 100.179 |
| 5.750% | 101.399 | 101.249 | 100.399 | 100.249 | 101.399 | 101.249 | 100.399 | 100.249 |
| 5.875% | 101.544 | 101.394 | 100.544 | 100.394 | 101.544 | 101.394 | 100.544 | 100.394 |
| 6.000% | 101.869 | 101.719 | 100.869 | 100.719 | 101.869 | 101.719 | 100.869 | 100.719 |
| 6.125% | 102.046 | 101.896 | 101.046 | 100.896 | 102.046 | 101.896 | 101.046 | 100.896 |
| 6.250% | 102.240 | 102.090 | 101.240 | 101.090 | 102.240 | 102.090 | 101.240 | 101.090 |
| 6.375% | 102.419 | 102.269 | 101.419 | 101.269 | 102.419 | 102.269 | 101.419 | 101.269 |
| 6.500% | 102.642 | 102.492 | 101.642 | 101.492 | 102.642 | 102.492 | 101.642 | 101.492 |
| 6.625% | 102.760 | 102.610 | 101.760 | 101.610 | 102.760 | 102.610 | 101.760 | 101.610 |

| 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 |
| 4.875% | 99.454 | 99.304 | 98.454 | 98.304 | 98.704 | 98.554 | 99.454 | 99.304 |
| 5.000% | 99.909 | 99.759 | 98.909 | 98.759 | 99.159 | 99.009 | 99.909 | 99.759 |
| 5.125% | 100.283 | 100.133 | 99.283 | 99.133 | 99.533 | 99.383 | 100.283 | 100.133 |
| 5.250% | 100.455 | 100.305 | 99.455 | 99.305 | 99.705 | 99.555 | 100.455 | 100.305 |
| 5.375% | 100.674 | 100.524 | 99.674 | 99.524 | 99.924 | 99.774 | 100.674 | 100.524 |
| 5.500% | 101.021 | 100.871 | 100.021 | 99.871 | 100.271 | 100.121 | 101.021 | 100.871 |
| 5.625% | 101.179 | 101.029 | 100.179 | 100.029 | 100.429 | 100.279 | 101.179 | 101.029 |
| 5.750% | 101.249 | 101.099 | 100.249 | 100.099 | 100.499 | 100.349 | 101.249 | 101.099 |
| 5.875% | 101.394 | 101.244 | 100.394 | 100.244 | 100.644 | 100.494 | 101.394 | 101.244 |
| 6.000% | 101.719 | 101.569 | 100.719 | 100.569 | 100.969 | 100.819 | 101.719 | 101.569 |
| 6.125% | 101.896 | 101.746 | 100.896 | 100.746 | 101.146 | 100.996 | 101.896 | 101.746 |
| 6.250% | 102.090 | 101.940 | 101.090 | 100.940 | 101.340 | 101.190 | 102.090 | 101.940 |
| 6.375% | 102.269 | 102.119 | 101.269 | 101.119 | 101.519 | 101.369 | 102.269 | 102.119 |
| 6.500% | 102.492 | 102.342 | 101.492 | 101.342 | 101.742 | 101.592 | 102.492 | 102.342 |
| 6.625% | 102.610 | 102.460 | 101.610 | 101.460 | 101.860 | 101.710 | 102.610 | 102.460 |

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 |
| info@homexmortgage.com | |
| 9/5/2024 | 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) | | | | | |
| IRRRL 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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