HOMEXPRESS
MORTGAGE CORP

PRIMEX
Non-QM
SPEED | EASE |CONVENIENCE

Effective:	**6.12.24 10:00AM**
Lock Desk:	**(877) 203-0890**
Lock Desk Hours:	**7:00-3:00 PST**
	lockdesk@homexmortgage.com

	Base Price	
	30 Day	**45 Day**
6.875%	98.500	98.375
6.999%	99.000	98.875
7.125%	99.375	99.250
7.250%	99.750	99.625
7.375%	100.125	100.000
7.500%	100.500	100.375
7.625%	100.875	100.750
7.750%	101.125	101.000
7.875%	101.375	101.250
7.999%	101.625	101.500
8.125%	101.875	101.750
8.250%	102.125	102.000
8.375%	102.375	102.250
8.500%	102.625	102.500
8.625%	102.875	102.750
8.750%	103.125	103.000
8.875%	103.375	103.250
8.999%	103.625	103.500
9.125%	103.875	103.750
9.250%	104.125	104.000
9.375%	104.375	104.250
9.500%	104.625	104.500
9.625%	104.875	104.750
9.750%	105.125	105.000
9.875%	105.250	105.125
9.999%	105.375	105.250

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)	(4.125)
740	0.875	0.875	0.500	0.500	0.125	(0.250)	(0.875)	(2.375)	(4.375)
720	0.875	0.875	0.500	0.500	0.125	(0.250)	(1.375)	(2.875)	(5.000)
700	0.500	0.500	0.125	0.125	(0.625)	(0.875)	(1.875)	(3.125)	NA
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 Stmnts	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)	(0.500)	(0.500)	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)	(0.500)	(0.500)
Forebearance <1Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
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 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		
6/12/2024	Last Revised	

Loan To Value Owner Occupied

	Full Doc 1 or 2 Year				**Alt Doc 12 or 24 Months**				**Asset Xpress**			
Type	**$1.5M**	**$2M**	**$2.5M**	**$3.0M**	**$1.5M**	**$2M**	**$2.5M**	**$3.0M**	**$1.5M**	**$2M**	**$2.5M**	**$3.0M**
Purchase												
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	85%	80%	75%	75%	85%	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%
R/T												
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%
Cash Out												
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%

EQUAL HOUSING LENDER

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