



INVESTORX

NON-QM

SPEED | EASE | CONVENIENCE

Effective: 9/25/2025 7:30AM

Lock Desk: (877) 203-0890

Lock Desk Hours: 7:00-3:00 PST

lockdesk@homexmortgage.com

	Base Price	
	30 Day	45 Day
5.999%	97.375	97.250
6.125%	97.875	97.750
6.250%	98.250	98.125
6.375%	98.625	98.500
6.500%	99.000	98.875
6.625%	99.375	99.250
6.750%	99.750	99.625
6.875%	100.125	100.000
6.999%	100.500	100.375
7.125%	100.875	100.750
7.250%	101.250	101.125
7.375%	101.625	101.500
7.500%	102.000	101.875
7.625%	102.375	102.250
7.750%	102.750	102.625
7.875%	103.125	103.000
7.999%	103.500	103.375
8.125%	103.875	103.750
8.250%	104.250	104.125
8.375%	104.625	104.500
8.500%	104.875	104.750
8.625%	105.125	105.000
8.750%	105.375	105.250
8.875%	105.625	105.500
8.999%	105.875	105.750

Loan Level Pricing Adjustments: FICO/LTV							
FICO/LTV	50%	55%	60%	65%	70%	75%	80%
760	2.625	2.625	2.250	2.000	2.000	1.375	0.000
740	2.625	2.625	2.250	1.875	1.750	1.375	(0.500)
720	2.375	2.000	1.750	1.375	1.250	0.500	(1.000)
700	1.875	1.500	1.125	0.625	0.500	(0.375)	(2.000)
680	1.500	1.500	0.875	(0.250)	(0.375)	(1.625)	NA
660	0.625	0.250	(0.875)	(2.125)	(2.625)	(3.625)	NA
640	(1.750)	(1.750)	(2.375)	(3.125)	(3.500)	NA	NA
620	(3.125)	(3.375)	(3.875)	(4.250)	(5.000)	NA	NA

Loan Level Pricing Adjustments							
	50%	55%	60%	65%	70%	75%	80%
Purchase	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Rate/Term Refi	0.000	0.000	0.000	0.000	(0.250)	(0.250)	(0.250)
Cash-Out	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.750)	(1.000)
<\$150k	(1.000)	(1.000)	(1.250)	(1.250)	(1.250)	(1.250)	(1.250)
>= \$150k <\$200k	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
>= \$300k <\$700k	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR 1.25+	0.250	0.250	0.250	0.250	0.250	0.250	0.250
DSCR 1.00-1.24	0.000	0.000	0.000	0.000	0.000	0.000	0.000
DSCR 0.75-0.99	(1.750)	(1.750)	(2.000)	(2.250)	(2.500)	(2.750)	NA
No DSCR (<.75)	(3.000)	(3.000)	(3.250)	(4.125)	(4.625)	NA	NA
1/O & DSCR Ratio >=1	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.750)
1/O & DSCR Ratio <1	(0.750)	(0.750)	(0.750)	(0.750)	(1.000)	(1.000)	NA
1/O for Full & Alt Doc	(0.250)	(0.250)	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
2 - 4 Units	0.000	0.000	(0.250)	(0.250)	(0.500)	(0.500)	(0.500)
Condotel	(1.000)	(1.000)	(1.250)	(1.250)	(1.375)	(1.500)	NA
Short Term Rental	(0.500)	(0.500)	(0.750)	(0.750)	(1.125)	(1.250)	NA
Rural Property	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
High-Rise Condo	(0.500)	(0.500)	(0.500)	(0.500)	(0.750)	(0.750)	(1.000)
Full/Alt Doc	0.500	0.500	0.500	0.500	0.500	0.500	0.500
Foreign National	(1.000)	(1.000)	(1.000)	(1.000)	(1.250)	(1.250)	NA
NPRA	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	NA
Housing 1x30	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	NA
Waive Impounds	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)
60 Day Lock	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
5 Year Prepay	0.750	0.750	0.750	0.750	0.750	0.750	0.750
4 Year Prepay	0.375	0.375	0.375	0.375	0.375	0.375	0.375
3 Year or 5 Yr Tiered	0.000	0.000	0.000	0.000	0.000	0.000	0.000
2 Year Prepay	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)	(0.500)
1 Year Prepay	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)	(1.000)
No Prepay	(1.250)	(1.250)	(1.250)	(1.250)	(1.500)	(1.500)	(1.500)
See X-Connect Portal for state restrictions: AK, DC, IL, KS, MD, MI, MN, NJ, NM, OH, PA, RI							

www.homexmortgage.com
X-Connect Portal
https://xconnect-x1.homexmortgage.com/

Business 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
\$149	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
2.000%	Max Buydown
ARM Caps	
5/6 ARM	2/2/5 Floor Rate
Index	SOFR
Frequency	6 Months 3.5 Margin
Min/Max Price	
Min/Max Price No PPP	96/ 100
Min/Max Price 1Yr PPP	96 / 101
Min/Max Price >=2Yr PPP	96/102.75
Lender ID	
0097200000	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	
9/25/2025	Last Revised

Loan To Value Non-Owner Occupied ONLY											
Type	Full Doc 1 or 2 Year			Alt Doc 12 or 24 Months			DSCR			No DSCR	
	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M	\$2.5M	\$1.5M	\$2M
Purchase	760	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	740	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	720	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	700	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	680	75%	75%	70%	75%	75%	70%	75%	75%	70%	55%
	660	75%	70%	70%	75%	70%	70%	70%	65%	65%	50%
	640	70%	65%	NA	70%	65%	NA	70%	60%	NA	50%
	620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA
R/T	760	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	740	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	720	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	700	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	680	75%	75%	70%	75%	75%	70%	75%	75%	70%	55%
	660	75%	70%	70%	75%	70%	70%	70%	65%	65%	50%
	640	70%	65%	NA	70%	65%	NA	70%	60%	NA	50%
	620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA
Cash Out	760	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	740	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	720	80%	75%	70%	80%	75%	70%	80%	75%	70%	60%
	700	75%	75%	70%	75%	75%	70%	75%	75%	70%	60%
	680	75%	75%	65%	75%	75%	65%	75%	75%	65%	55%
	660	70%	70%	65%	70%	70%	65%	70%	65%	65%	50%
	640	70%	65%	NA	70%	65%	NA	70%	60%	NA	50%
	620	70%	65%	NA	70%	65%	NA	70%	60%	NA	NA



Available in these States: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, ME, MD, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NV, NM, OH, OK, OR, PA, RI, SC, TN, TX , UT, VA, WA, WI

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