



HOMEXPRESS MORTGAGE CORP.

Speed, Ease and Convenience

Lender Paid Comp Available CoreX Rate Sheet

Non-Prime Product

Rates quoted as 5 year ARM

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Table with 5 columns: CREDIT GRADE A, CREDIT GRADE A-, CREDIT GRADE B, CREDIT GRADE B-, CREDIT GRADE C, and General Info. Each column contains a table of LTV, Rates, and Points, along with a list of qualifications. The General Info column contains loan terms, property types, and debt-to-income ratios.

Table with 2 main sections: Program Notes and Adjustments. Program Notes includes Lending Criteria (loan programs, amounts, reserves) and Income Documentation. Adjustments includes a table of adjustments with Rate and Notes columns.

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an extension of credit. Additional restrictions may apply. HomeXpress reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state and local laws.

Available States: AL, AR, AZ, CA, CO, CT, DC, FL, GA, ID, IL, IN, KS, LA, MD, MN, NC, NJ, NV, OH, OR, PA, SC, TN, TX, UT, VA, WA, WI

Effective Date: 11/12/2018