

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

OMB APPROVAL	
OMB Number:	3235-0287
Estimated average burden hours per response:	0.5

Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

1. Name and Address of Reporting Person* <u>Fregosi Maria N.</u> (Last) (First) (Middle) C/O HOME POINT CAPITAL INC. 2211 OLD EARHART ROAD, SUITE 250 (Street) ANN ARBOR MI 48105 (City) (State) (Zip)	2. Issuer Name and Ticker or Trading Symbol <u>Home Point Capital Inc. [HMPT]</u>	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner <input checked="" type="checkbox"/> Officer (give title below) Other (specify below) <u>Chief Investment Officer</u>
	3. Date of Earliest Transaction (Month/Day/Year) 01/29/2021	
	4. If Amendment, Date of Original Filed (Month/Day/Year)	

Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
Common Stock	02/02/2021		S		7,047	D	\$12.155 ⁽¹⁾	127,771	D	

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Stock Options (Right to Buy)	\$1.77	01/29/2021		A		168,523		(2)	04/01/2025	Common Stock	168,523	(6)	168,523	D	
Stock Options (Right to Buy)	\$1.77	01/29/2021		A		13,482		(3)	02/16/2026	Common Stock	13,482	(6)	13,482	D	
Stock Options (Right to Buy)	\$1.94	01/29/2021		A		20,223		(4)	04/16/2028	Common Stock	20,223	(6)	20,223	D	
Stock Options (Right to Buy)	\$1.86	01/29/2021		A		67,409		(5)	12/05/2028	Common Stock	67,409	(6)	67,409	D	

Explanation of Responses:

- This amount represents the \$13.00 initial public offering price per share of Issuer common stock ("Common Stock") less the underwriting discount of \$0.845 per share for shares sold in the Issuer's initial public offering.
- These stock options are fully vested.
- These stock options vest in five equal annual installments beginning on February 16, 2017.
- These stock options vest in five equal annual installments beginning on April 16, 2019.
- These stock options vest in five equal annual installments beginning on December 5, 2019.
- These options represent "substitute" options which were granted in exchange for options previously granted to the Reporting Person by Home Point Capital LP that were exercisable for interests in Home Point Capital LP, in connection with the merger of Home Point Capital LP with and into Home Point Capital Inc. These options have the same intrinsic value as the options they replaced. The options were previously reported on the Issuer's Form 3 filed on January 29, 2021.

/s/ Maria N. Fregosi

02/04/2021

** Signature of Reporting Person

Date

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

* If the form is filed by more than one reporting person, see Instruction 4 (b)(v).

** Intentional misstatements or omissions of facts constitute Federal Criminal Violations See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB Number.