



Effective Date	7/1/2022 8:30 AM
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Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
7.500	102.938	102.751
7.375	102.713	102.525
7.250	102.476	102.288
7.125	102.226	102.039
7.000	101.966	101.778
6.875	101.649	101.462
6.750	101.327	101.140
6.625	101.074	100.887
6.500	100.838	100.651
6.375	100.610	100.422
6.250	100.266	100.078
6.125	99.962	99.774
6.000	99.588	99.401
5.875	99.203	99.016
5.750	98.773	98.586
5.625	98.370	98.183
5.500	97.957	97.769
5.375	97.537	97.350

Non-Agency Jumbo Product
 714-598-1430
info@homexmortgage.com
www.homexmortgage.com

Lock Desk Information
 877-203-0890
lockdesk@homexmortgage.com
 Lock Desk Hours 10:00-4:00 Central Time

Loan Fees	
Underwriting Fee	\$1,395
Admin Fee	\$76
Doc Review Fee (Texas only)	\$150
15 day lock extension fee (2 max)	0.125

Price Adjustments	HCLTV*						
	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.150	0.050	0.000	-0.100	-0.200	-1.850	-2.550
FICO 760 - 799	0.000	0.000	-0.100	-0.250	-0.400	-2.350	-3.300
FICO 740 - 759	-0.050	-0.050	-0.300	-0.400	-0.700	-2.800	-3.800
FICO 720 - 739	-0.200	-0.250	-0.400	-0.650	-1.000	-3.100	-4.050
FICO 700 - 719	-0.400	-0.400	-0.600	-0.900	-1.400	-3.650	-4.700
FICO 680 - 699	-0.700	-0.750	-0.950	-1.500	-2.000	-4.200	-5.250
FICO 660 - 679	-0.850	-1.050	-1.350	-2.050	-2.750		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Amount \$1,000,001-\$1,500,000	0.250	0.250	0.250	0.250	0.250	0.250	
Amount \$1,500,001-\$2,000,000	0.500	0.500	0.500	0.500			
Amount \$2,000,001-\$3,000,000	0.750	0.750	0.750				
Purchase	0.250	0.250	0.250	0.250	0.125	0.125	0.000
Self-Employed	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250
Investment Property	-1.500	-1.750	-2.000	-2.375	-3.000		
Cash out Refinance	-0.500	-0.750	-1.000	-1.500	-2.000		
Second Home	-0.150	-0.400	-0.550	-0.750	-0.950	-1.250	-1.750
Condo (LR and HR)	0.000	0.000	-0.100	-0.200	-0.300	-0.500	
2-4 Unit	0.000	-0.050	-0.100	-0.250	-0.500	-0.750	-1.000
Escrow Waiver	0.000	0.000	0.000	0.000	0.000		

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* Pricing is based on the higher of LTV, CLTV, or HCLTV