



<b>Effective Date</b>	<b>8/5/2022</b>
	<b>8:30 AM</b>

## Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
7.500	101.515	101.328
7.375	101.325	101.138
7.250	101.123	100.936
7.125	100.909	100.722
7.000	100.684	100.496
6.875	100.403	100.216
6.750	100.116	99.929
6.625	99.899	99.711
6.500	99.698	99.510
6.375	99.505	99.317
6.250	99.196	99.009
6.125	98.927	98.740
6.000	98.590	98.402
5.875	98.240	98.052
5.750	97.878	97.691
5.625	97.684	97.497
5.500	97.275	97.087
5.375	97.031	96.844

**Non-Agency Jumbo Product**  
 714-598-1430  
[info@homexmortgage.com](mailto:info@homexmortgage.com)  
[www.homexmortgage.com](http://www.homexmortgage.com)

**Lock Desk Information**  
 877-203-0890  
[lockdesk@homexmortgage.com](mailto: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	-0.450	-2.100	-3.050
FICO 760 - 799	0.000	0.000	-0.100	-0.250	-0.650	-2.600	-3.800
FICO 740 - 759	-0.050	-0.050	-0.300	-0.400	-0.950	-3.050	-4.300
FICO 720 - 739	-0.200	-0.250	-0.400	-0.650	-1.250	-3.350	-4.550
FICO 700 - 719	-0.400	-0.400	-0.600	-0.900	-1.650	-3.950	-5.200
FICO 680 - 699	-1.050	-1.100	-1.300	-1.850	-2.350	-4.550	-5.750
FICO 660 - 679	-1.300	-1.500	-1.800	-2.500	-3.200		
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	0.000	0.000
Self-Employed	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250
Investment Property	-1.625	-1.875	-2.500	-2.875	-3.250		
Cash out Refinance	-0.500	-0.750	-1.000	-1.500	-2.000		
Second Home	-0.250	-0.450	-0.600	-0.800	-1.000	-1.500	-1.875
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