



Effective Date **2/3/2023**
10:03am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	102.806	102.618
8.375	102.555	102.368
8.250	102.305	102.117
8.125	102.102	101.915
8.000	101.894	101.706
7.875	101.679	101.492
7.750	101.459	101.271
7.625	101.270	101.082
7.500	101.069	100.882
7.375	100.857	100.669
7.250	100.661	100.473
7.125	100.396	100.209
7.000	100.148	99.961
6.875	99.849	99.661
6.750	99.583	99.396
6.625	99.388	99.201
6.500	99.154	98.967
6.375	98.926	98.738

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	\$99
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	0.300	0.200	0.050	-0.150	-0.550	-3.700	-5.000
FICO 760 - 799	0.150	0.050	-0.050	-0.300	-0.750	-4.200	-5.750
FICO 740 - 759	0.100	0.000	-0.200	-0.450	-1.050	-4.700	-6.300
FICO 720 - 739	-0.050	-0.150	-0.350	-0.700	-1.400	-5.050	-6.600
FICO 700 - 719	-0.300	-0.400	-0.650	-1.000	-1.950	-5.700	-7.450
FICO 680 - 699	-1.350	-1.450	-1.650	-2.250	-2.950	-6.950	-8.450
FICO 660 - 679	-1.650	-1.850	-2.150	-2.950	-4.050		
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	0.125	0.000	0.000	0.000
Self-Employed	0.050	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	-1.250	-1.750	-2.500		
Second Home	-0.125	-0.350	-0.500	-0.750	-1.000	-1.500	-1.875
Condo (LR and HR)	0.050	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		

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an application of credit. Additional restrictions may apply. HomeXpress Mortgage 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 in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, IL, IN, KS, LA, ME, MD, MI, MN, MT, NC, NE, NH, NJ, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI

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