



Effective Date **5/25/2023**
09:43am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	101.327	101.139
8.375	101.065	100.877
8.250	100.850	100.662
8.125	100.638	100.451
8.000	100.370	100.183
7.875	100.145	99.958
7.750	99.933	99.746
7.625	99.715	99.527
7.500	99.504	99.316
7.375	99.281	99.093
7.250	99.074	98.887
7.125	98.799	98.612
7.000	98.541	98.353
6.875	98.231	98.043
6.750	97.955	97.767
6.625	97.749	97.562
6.500	97.457	97.270
6.375	96.805	96.618

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	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		

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