



Effective Date 9/29/2023
09:43am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	100.495	100.307
8.375	100.243	100.055
8.250	100.015	99.828
8.125	99.815	99.628
8.000	99.557	99.370
7.875	99.332	99.144
7.750	99.100	98.912
7.625	98.768	98.580
7.500	98.256	98.068
7.375	97.799	97.612
7.250	97.563	97.376
7.125	97.315	97.128
7.000	97.055	96.868
6.875	96.744	96.556
6.750	96.466	96.278
6.625	96.139	95.952
6.500	95.557	95.370
6.375	94.909	94.722

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		1.000	0.900	0.750	0.550	0.150	-3.000	-4.300
FICO 760 - 799		0.850	0.750	0.650	0.400	-0.150	-3.500	-5.050
FICO 740 - 759		0.800	0.700	0.500	0.250	-0.500	-4.000	-5.600
FICO 720 - 739		0.650	0.550	0.350	-0.100	-1.000	-4.350	-5.900
FICO 700 - 719		-0.050	-0.150	-0.350	-0.600	-1.500	-5.000	-6.750
FICO 680 - 699		-1.250	-1.500	-1.750	-2.250	-3.000	-6.250	-7.750
FICO 660 - 679		-1.750	-2.000	-2.250	-3.000	-4.250		
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				
Investment Property		-1.250	-1.500	-2.000	-2.500	-3.000		
Purchase		0.500	0.375	0.250	0.125	0.000	0.000	0.000
Cashout Refinance		-0.375	-0.500	-0.750	-1.000	-1.250		
Second Home		-0.125	-0.250	-0.375	-0.500	-0.750	-1.500	-1.750
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
Self-Employed		0.050	0.000	-0.050	-0.100	-0.150	-0.200	-0.250

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