



<b>Effective Date</b>	<b>11/23/2022</b>
	<b>9:50am EST</b>

## Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	102.577	102.389
8.375	102.281	102.094
8.250	101.986	101.799
8.125	101.682	101.495
8.000	101.378	101.190
7.875	101.160	100.973
7.750	100.890	100.703
7.625	100.615	100.427
7.500	100.299	100.111
7.375	100.046	99.858
7.250	99.781	99.593
7.125	99.504	99.317
7.000	99.170	98.983
6.875	99.014	98.826
6.750	98.833	98.646
6.625	98.482	98.294
6.500	97.880	97.693
6.375	97.730	97.542

**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	0.300	0.200	0.050	-0.100	-0.500	-3.550	-4.800
FICO 760 - 799	0.150	0.050	-0.050	-0.250	-0.700	-4.050	-5.550
FICO 740 - 759	0.100	0.000	-0.200	-0.400	-1.000	-4.500	-6.050
FICO 720 - 739	-0.050	-0.150	-0.350	-0.650	-1.350	-4.800	-6.300
FICO 700 - 719	-0.300	-0.400	-0.650	-0.950	-1.850	-5.450	-7.050
FICO 680 - 699	-1.350	-1.450	-1.650	-2.150	-2.800	-6.450	-7.950
FICO 660 - 679	-1.650	-1.850	-2.150	-2.850	-3.900		
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	0.000	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