



Effective Date	1/24/2023 9:37am EST
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## Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	101.940	101.752
8.375	101.689	101.502
8.250	101.439	101.252
8.125	101.237	101.049
8.000	101.029	100.841
7.875	100.815	100.628
7.750	100.595	100.408
7.625	100.407	100.219
7.500	100.207	100.019
7.375	99.995	99.807
7.250	99.800	99.612
7.125	99.536	99.348
7.000	99.288	99.101
6.875	98.990	98.802
6.750	98.725	98.537
6.625	98.530	98.343
6.500	98.202	98.015
6.375	97.980	97.793

**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	\$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.

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