



Effective Date	3/17/2023 09:23am EST
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Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	102.063	101.875
8.375	101.812	101.625
8.250	101.562	101.374
8.125	101.360	101.172
8.000	101.152	100.965
7.875	100.938	100.751
7.750	100.719	100.531
7.625	100.530	100.343
7.500	100.330	100.143
7.375	100.119	99.931
7.250	99.924	99.736
7.125	99.660	99.472
7.000	99.412	99.225
6.875	99.114	98.926
6.750	99.014	98.827
6.625	98.655	98.467
6.500	98.540	98.352
6.375	98.324	98.136

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		

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