



Effective Date **3/31/2023**
09:23am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.500	102.028	101.841
8.375	101.778	101.591
8.250	101.528	101.340
8.125	101.326	101.139
8.000	101.118	100.931
7.875	100.905	100.717
7.750	100.700	100.512
7.625	100.498	100.310
7.500	100.298	100.110
7.375	100.096	99.908
7.250	99.891	99.704
7.125	99.628	99.440
7.000	99.381	99.193
6.875	99.082	98.895
6.750	98.841	98.654
6.625	98.624	98.436
6.500	98.390	98.203
6.375	98.122	97.934

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