



Effective Date **11/20/2023**
09:43am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
9.000	102.578	102.391
8.875	102.302	102.115
8.750	102.076	101.888
8.625	101.796	101.608
8.500	101.544	101.357
8.375	101.262	101.074
8.250	101.004	100.816
8.125	100.749	100.562
8.000	100.509	100.321
7.875	100.252	100.065
7.750	99.990	99.802
7.625	99.711	99.524
7.500	99.453	99.265
7.375	99.146	98.958
7.250	98.807	98.620
7.125	98.517	98.329
7.000	98.214	98.027
6.875	97.860	97.672

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