



Effective Date	2/12/2024
	09:43am EST

## Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.625	101.864	101.677
8.500	101.664	101.476
8.375	101.431	101.244
8.250	101.199	101.011
8.125	100.966	100.778
8.000	100.741	100.554
7.875	100.543	100.356
7.750	100.343	100.156
7.625	100.126	99.938
7.500	99.873	99.685
7.375	99.675	99.488
7.250	99.457	99.270
7.125	99.260	99.073
7.000	99.035	98.848
6.875	98.787	98.600
6.750	98.516	98.328
6.625	98.275	98.088
6.500	97.923	97.736

**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	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