



|                |             |
|----------------|-------------|
| Effective Date | 4/26/2024   |
|                | 09:43am EST |

## Prime Jumbo Rate Sheet

| Note Rate |         |         |
|-----------|---------|---------|
| Note Rate | 30 Day  | 45 Day  |
| 8.625     | 101.464 | 101.370 |
| 8.500     | 101.255 | 101.161 |
| 8.375     | 101.028 | 100.934 |
| 8.250     | 100.801 | 100.707 |
| 8.125     | 100.574 | 100.481 |
| 8.000     | 100.378 | 100.285 |
| 7.875     | 100.180 | 100.086 |
| 7.750     | 99.973  | 99.879  |
| 7.625     | 99.687  | 99.593  |
| 7.500     | 99.430  | 99.337  |
| 7.375     | 99.201  | 99.107  |
| 7.250     | 98.898  | 98.804  |
| 7.125     | 98.469  | 98.376  |
| 7.000     | 97.957  | 97.863  |
| 6.875     | 97.624  | 97.531  |
| 6.750     | 97.353  | 97.259  |
| 6.625     | 97.057  | 96.964  |
| 6.500     | 96.586  | 96.492  |

**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