



Effective Date	4/19/2024
	09:43am EST

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
8.625	101.652	101.558
8.500	101.448	101.354
8.375	101.230	101.137
8.250	101.003	100.910
8.125	100.682	100.589
8.000	100.235	100.142
7.875	99.956	99.862
7.750	99.743	99.649
7.625	99.477	99.383
7.500	99.152	99.058
7.375	98.727	98.634
7.250	98.440	98.346
7.125	98.187	98.094
7.000	97.968	97.875
6.875	97.765	97.671
6.750	97.493	97.399
6.625	97.252	97.159
6.500	96.806	96.712

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