



HOME X PRESS
MORTGAGE CORP.

Effective Date	7/21/2021
	7:10 AM

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
4.500	102.274	102.180
4.375	102.083	101.990
4.250	101.938	101.844
4.125	101.820	101.726
4.000	101.712	101.619
3.875	101.596	101.503
3.750	101.455	101.361
3.625	101.363	101.269
3.500	101.110	101.016
3.375	100.919	100.825
3.250	100.589	100.495
3.125	100.277	100.184
3.000	99.864	99.770
2.875	99.537	99.444
2.750	99.207	99.113
2.625	98.807	98.713
2.500	98.284	98.190
2.375	97.705	97.611

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	\$76
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	0.000	-0.050	-0.100	-0.150	-0.250	-0.850	-1.200
FICO 760 - 799	-0.100	-0.100	-0.200	-0.300	-0.450	-1.330	-1.700
FICO 740 - 759	-0.150	-0.150	-0.350	-0.450	-0.750	-1.700	-2.200
FICO 720 - 739	-0.300	-0.300	-0.450	-0.700	-1.050	-1.950	-2.450
FICO 700 - 719	-0.450	-0.450	-0.650	-0.950	-1.450	-2.200	-2.950
FICO 680 - 699	-0.550	-0.600	-0.800	-1.350	-1.850	-2.700	
FICO 660 - 679	-0.650	-0.850	-1.150	-1.850	-2.450		
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	0.250	0.250	0.250	0.250
Self-Employed	0.000	0.000	-0.050	-0.100	-0.150	-0.200	-0.250
Investment Property	-1.000	-1.250	-1.500	-1.750			
Cash out Refinance	-0.500	-0.750	-1.000	-1.250	-1.500		
Second Home	0.000	-0.125	-0.250	-0.375	-0.500		
Condo (LR and HR)	0.000	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		

FOR WHOLESALE AND LOAN BROKER USE ONLY. The rate sheet does not constitute a commitment to lend or an application of credit. Additional restrictions may apply. HomeXpress Mortgage reserves the right to amend rates and guidelines at any time and completely within the discretion of our internal policies and procedures. All loans submitted must be originated in compliance with federal, state and local laws.

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* Pricing is based on the higher of LTV, CLTV, or HCLTV