



HOME X PRESS
MORTGAGE CORP.

Effective Date	10/12/2021
	7:10 AM

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
4.500	102.184	102.059
4.375	101.988	101.863
4.250	101.837	101.712
4.125	101.714	101.589
4.000	101.601	101.476
3.875	101.480	101.355
3.750	101.300	101.175
3.625	100.923	100.798
3.500	100.133	100.008
3.375	99.742	99.617
3.250	99.406	99.281
3.125	99.090	98.965
3.000	98.671	98.546
2.875	98.170	98.045
2.750	97.643	97.518
2.625	97.211	97.086
2.500	96.688	96.563
2.375	96.126	96.001

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	-1.100	-1.450
FICO 760 - 799	-0.100	-0.100	-0.200	-0.300	-0.450	-1.575	-1.950
FICO 740 - 759	-0.150	-0.150	-0.350	-0.450	-0.750	-1.950	-2.450
FICO 720 - 739	-0.300	-0.300	-0.450	-0.700	-1.050	-2.200	-2.700
FICO 700 - 719	-0.450	-0.450	-0.650	-0.950	-1.450	-2.450	-3.200
FICO 680 - 699	-0.550	-0.600	-0.800	-1.350	-1.850	-2.950	
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.

Available in these States: AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, ID, IL, IN, KS, LA, MD, MI, MN, MT, NC, NH, NJ, NV, OH, OR, PA, SC, TN, TX, UT, VA, WA, WI

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