



HOME X PRESS
MORTGAGE CORP.

Effective Date	1/14/2022
	7:10 AM

Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
4.750	100.965	100.840
4.625	100.888	100.763
4.500	100.789	100.664
4.375	100.553	100.428
4.250	100.420	100.295
4.125	100.303	100.178
4.000	100.138	100.013
3.875	99.847	99.722
3.750	99.633	99.508
3.625	99.388	99.263
3.500	98.986	98.861
3.375	98.314	98.189
3.250	97.672	97.547
3.125	97.161	97.036
3.000	96.650	96.525
2.875	96.201	96.076
2.750	95.877	95.752
2.625	95.501	95.376

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		

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