



<b>Effective Date</b>	<b>5/13/2022</b> <b>7:00 AM</b>
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## Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
6.250	101.288	101.100
6.125	101.083	100.895
6.000	100.762	100.575
5.875	100.429	100.242
5.750	100.004	99.817
5.625	99.640	99.453
5.500	99.230	99.043
5.375	98.814	98.627
5.250	98.364	98.177
5.125	97.914	97.726
5.000	97.509	97.321
4.875	97.092	96.904
4.750	96.663	96.475
4.625	96.277	96.090
4.500	95.856	95.669
4.375	95.179	94.992
4.250	94.538	94.351
4.125	94.019	93.831

**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	\$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	-2.000		
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	-0.750	-1.000
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