



Effective Date	5/16/2022 7:00 AM
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Prime Jumbo Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
6.250	101.406	101.218
6.125	101.201	101.014
6.000	100.880	100.693
5.875	100.548	100.360
5.750	100.122	99.935
5.625	99.759	99.571
5.500	99.349	99.161
5.375	98.933	98.745
5.250	98.482	98.295
5.125	98.032	97.844
5.000	97.627	97.439
4.875	97.210	97.022
4.750	96.781	96.593
4.625	96.395	96.208
4.500	95.975	95.787
4.375	95.298	95.110
4.250	94.701	94.513
4.125	94.181	93.994

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	-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