



**HOMEXPRESS**  
MORTGAGE CORP.

<b>Effective Date</b>	<b>10/23/2020</b>
	<b>7:05 AM</b>

## JumboX Rate Sheet

Note Rate		
Note Rate	30 Day	45 Day
4.500	100.906	100.781
4.375	100.856	100.731
4.250	100.838	100.713
4.125	100.836	100.711
4.000	100.786	100.661
3.875	100.726	100.601
3.750	100.582	100.457
3.625	100.393	100.268
3.500	100.304	100.179
3.375	100.184	100.059
3.250	100.017	99.892
3.125	99.776	99.651
3.000	99.457	99.332
2.875	99.142	99.017
2.750	98.911	98.786
2.625	98.623	98.498
2.500	98.299	98.174

**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	LTV						
	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
FICO >= 800	0.425	0.375	0.325	0.125	0.025	-1.625	-1.825
FICO 760 - 799	0.375	0.325	0.275	0.075	-0.025	-1.725	-1.975
FICO 740 - 759	0.325	0.275	0.225	0.025	-0.125	-1.825	-2.125
FICO 720 - 739	0.275	0.225	0.125	-0.125	-0.225	-1.925	-2.325
FICO 700 - 719	0.225	0.125	0.025	-0.275	-0.575	-2.025	-2.625
FICO 680 - 699	0.125	0.025	-0.075	-0.625	-0.975	-2.475	
FICO 660 - 679	0.025	-0.175	-0.275	-1.375	-1.975		
Other Adjusters	<= 60%	60.01 - 65%	65.01 - 70%	70.01 - 75%	75.01 - 80%	80.01 - 85%	85.01 - 90%
Self-Employed	-0.30	-0.35	-0.40	-0.45	-0.50	-0.60	-0.75
Investment Property	-1.45	-1.60	-1.75	-2.25			
Cash out Refinance	-0.90	-1.00	-1.45	-1.75	-2.20		
Second Home	-0.65	-0.75	-0.85	-1.05	-1.25		
Condo (LR and HR)	-0.25	-0.25	-0.35	-0.45	-0.55	-0.75	
2-4 Unit	-0.25	-0.30	-0.35	-0.50	-0.75	-1.00	-1.25
Escrow Waiver	-0.25	-0.25	-0.25	-0.25	-0.25		

**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