



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, February 2, 2021

Rate Sheet # 1

8:55 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)
[theLender accepts transferred appraisals.](#)

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Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

APPROVED STATES

AL, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV

LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519 . Rates, terms and programs subject to change without notice.



2/2/2021
 Effective Time:
 8:55:12 AM

Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	103.803	103.803	103.802	4.250	103.554	103.554	103.553	4.250	103.973	103.973	103.921	4.250				4.250				4.250				4.250							
4.125	105.367	105.367	105.316	4.125	103.973	103.973	103.921	4.125	103.973	103.973	103.921	4.125				4.125				4.125				4.125							
4.000	104.736	104.736	104.684	4.000	103.465	103.465	103.414	4.000	103.465	103.465	103.414	4.000				4.000				4.000				4.000							
3.875	104.665	104.665	104.613	3.875	103.762	103.762	103.754	3.875	103.762	103.762	103.754	3.875	104.167	104.167	104.159	3.875	104.167	104.167	104.159	3.875	104.167	104.167	104.159	3.875	104.167	104.167	104.159				
3.750	104.269	104.269	104.216	3.750	103.849	103.849	103.841	3.750	103.849	103.849	103.841	3.750	104.254	104.254	104.246	3.750	104.254	104.254	104.246	3.750	104.254	104.254	104.246	3.750	104.254	104.254	104.246				
3.625	104.323	104.323	104.203	3.625	103.642	103.642	103.522	3.625	103.642	103.642	103.522	3.625	103.829	103.829	103.762	3.625	103.829	103.829	103.762	3.625	103.829	103.829	103.762	3.625	103.829	103.829	103.762				
3.500	103.975	103.975	103.855	3.500	103.582	103.582	103.462	3.500	103.582	103.582	103.462	3.500	103.388	103.388	103.321	3.500	103.388	103.388	103.321	3.500	103.388	103.388	103.321	3.500	103.388	103.388	103.321				
3.375	103.750	103.750	103.631	3.375	103.365	103.365	103.245	3.375	103.365	103.365	103.245	3.375	102.827	102.827	102.760	3.375	102.827	102.827	102.760	3.375	102.827	102.827	102.760	3.375	102.827	102.827	102.760				
3.250	103.754	103.754	103.634	3.250	103.747	103.747	103.627	3.250	103.747	103.747	103.627	3.250	103.917	103.917	103.850	3.250	103.917	103.917	103.850	3.250	103.917	103.917	103.850	3.250	103.917	103.917	103.850				
3.125	103.838	103.838	103.737	3.125	103.688	103.688	103.587	3.125	103.688	103.688	103.587	3.125	104.093	104.093	103.992	3.125	104.093	104.093	103.992	3.125	104.093	104.093	103.992	3.125	104.093	104.093	103.992				
3.000	103.510	103.510	103.416	3.000	103.204	103.204	103.103	3.000	103.204	103.204	103.103	3.000	103.587	103.587	103.487	3.000	103.587	103.587	103.487	3.000	103.587	103.587	103.487	3.000	103.587	103.587	103.487				
2.875	103.211	103.211	103.111	2.875	103.061	103.061	102.961	2.875	103.061	103.061	102.961	2.875	103.466	103.466	103.366	2.875	103.466	103.466	103.366	2.875	103.466	103.466	103.366	2.875	103.466	103.466	103.366				
2.750	103.016	103.016	102.915	2.750	102.866	102.866	102.765	2.750	102.866	102.866	102.765	2.750	103.271	103.271	103.170	2.750	103.271	103.271	103.170	2.750	103.271	103.271	103.170	2.750	103.271	103.271	103.170				
2.625	102.538	102.538	102.463	2.625	102.350	102.350	102.250	2.625	102.350	102.350	102.250	2.625	102.755	102.755	102.655	2.625	102.755	102.755	102.655	2.625	102.755	102.755	102.655	2.625	102.755	102.755	102.655				
2.500	102.344	102.344	102.243	2.500	102.194	102.194	102.093	2.500	102.194	102.194	102.093	2.500	102.599	102.599	102.498	2.500	102.599	102.599	102.498	2.500	102.599	102.599	102.498	2.500	102.599	102.599	102.498				
2.375	101.839	101.839	101.739	2.375	101.689	101.689	101.589	2.375	101.689	101.689	101.589	2.375	102.094	102.094	101.994	2.375	102.094	102.094	101.994	2.375	102.094	102.094	101.994	2.375	102.094	102.094	101.994				
2.250	101.178	101.178	101.077	2.250	101.028	101.028	100.938	2.250	101.028	101.028	100.938	2.250	101.433	101.433	101.332	2.250	101.433	101.433	101.332	2.250	101.433	101.433	101.332	2.250	101.433	101.433	101.332				
GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.375				4.375				4.375				4.375				3.875	97.131	97.131	97.014	3.875	97.131	97.131	97.014	3.875	97.131	97.131	97.014				
4.250	98.718	98.718	98.718	4.250				4.250				4.250				3.750	97.038	97.038	96.920	3.750	97.038	97.038	96.920	3.750	97.038	97.038	96.920				
4.125	103.596	103.596	103.596	4.125				4.125				4.125				3.625	99.268	99.268	99.134	3.625	99.268	99.268	99.134	3.625	99.268	99.268	99.134				
4.000	103.769	103.769	103.769	4.000	103.369	103.369	103.369	4.000	103.369	103.369	103.369	4.000	103.369	103.369	103.369	3.500	97.592	97.592	97.458	3.500	97.592	97.592	97.458	3.500	97.592	97.592	97.458				
3.875	103.685	103.685	103.685	3.875	103.285	103.285	103.285	3.875	103.285	103.285	103.285	3.875	103.285	103.285	103.285	3.375	97.136	97.136	97.002	3.375	97.136	97.136	97.002	3.375	97.136	97.136	97.002				
3.750	103.608	103.608	103.608	3.750	103.208	103.208	103.208	3.750	103.208	103.208	103.208	3.750	103.208	103.208	103.208	3.250	96.697	96.697	96.563	3.250	96.697	96.697	96.563	3.250	96.697	96.697	96.563				
3.625	103.626	103.626	103.507	3.625	103.237	103.237	103.119	3.625	103.237	103.237	103.119	3.625	103.237	103.237	103.119	3.125	98.035	98.035	97.901	3.125	98.035	98.035	97.901	3.125	98.035	98.035	97.901				
3.500	103.652	103.652	103.534	3.500	103.331	103.331	103.213	3.500	103.331	103.331	103.213	3.500	103.331	103.331	103.213	3.000	96.673	96.673	96.539	3.000	96.673	96.673	96.539	3.000	96.673	96.673	96.539				
3.375	103.314	103.314	103.196	3.375	103.087	103.087	102.968	3.375	103.087	103.087	102.968	3.375	103.087	103.087	102.968	2.875	96.064	96.064	95.930	2.875	96.064	96.064	95.930	2.875	96.064	96.064	95.930				
3.250	102.894	102.894	102.876	3.250	102.779	102.779	102.661	3.250	102.779	102.779	102.661	3.250	102.779	102.779	102.661																
3.125	103.913	103.913	103.814	3.125	103.393	103.393	103.294	3.125	103.393	103.393	103.294	3.125	103.393	103.393	103.294																
3.000	103.480	103.480	103.382	3.000	103.063	103.063	102.964	3.000	103.063	103.063	102.964	3.000	103.063	103.063	102.964																
2.875	103.000	103.000	102.901	2.875	102.715	102.715	102.616	2.875	102.715	102.715	102.616	2.875	102.715	102.715	102.616																
2.750	103.079	103.079	102.980	2.750	102.776	102.776	102.677	2.750	102.776	102.776	102.677	2.750	102.776	102.776	102.677																
GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
3.875	96.731	96.731	96.614	3.125	95.330	95.330		3.125	94.930	94.930		3.125	94.930	94.930		3.125	94.930	94.930		3.125	94.930	94.930		3.125	94.930	94.930					
3.750	96.638	96.638	96.520	3.000	94.510	94.510		3.000	94.510	94.510		3.000	94.110	94.110		3.000	94.110	94.110		3.000	94.110	94.110		3.000	94.110	94.110					
3.625	98.868	98.868	98.734	2.875	93.701	93.701		2.875	93.701	93.701		2.875	93.426	93.426		2.875	93.426	93.426		2.875	93.426	93.426		2.875	93.426	93.426					
3.500	97.192	97.192	97.058	2.750	93.254	93.254		2.750	93.254	93.254		2.750	92.979	92.979		2.750	92.979	92.979		2.750	92.979	92.979		2.750	92.979	92.979					
3.375	96.736	96.736	96.602	2.625	94.718	94.718		2.625	94.718	94.718		2.625	94.318	94.318		2.625	94.318	94.318		2.625	94.318	94.318		2.625	94.318	94.318					
3.250	96.297	96.297	96.163	2.500	93.871	93.871		2.500	93.871	93.871		2.500	93.471	93.471		2.500	93.471	93.471		2.500	93.471	93.471		2.500	93.471	93.471					



2/2/2021
 Effective Time:
 8:55:17 AM

Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Advantage FHA 100% DPA PROGRAM									
DPA30	FHA Advantage 30 Yr Fixed		DPA 2nd						
Rate	30 Day		10 Yr Fixed @ 6% Rate Par Pricing						
3.750	103.500		FHA Advantage 30 Yr Fixed Price Adjustments <table border="1"> <thead> <tr> <th>FICO</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>FICO 660-679</td> <td>-0.250</td> </tr> <tr> <td>FICO 640-659</td> <td>-1.000</td> </tr> </tbody> </table>	FICO	Adjustment	FICO 660-679	-0.250	FICO 640-659	-1.000
FICO	Adjustment								
FICO 660-679	-0.250								
FICO 640-659	-1.000								
3.250	102.250								
2.750	100.547								
			<table border="1"> <thead> <tr> <th>DTI</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>DTI> 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI> 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>	DTI	Adjustment	DTI> 50 FICO 680+	-1.000	DTI> 45-50 FICO 640-679	-0.500
DTI	Adjustment								
DTI> 50 FICO 680+	-1.000								
DTI> 45-50 FICO 640-679	-0.500								

Program Highlights

- DPA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
 - DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
 - This DPA is not available in the State Washington (WA)
 - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
 - No Discount Points Allowed
 - Borrower or Lender Paid Max Comp is 2.00%
- Note: Loan must be U/W Approved status before you can request your lock.**



2/2/2021
Effective Time:
8:55:22 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Government STRETCH																							
GSFFX30				GSFFX25				FHA 30 Yr Fixed				GSVFX30				GSVFX25				VA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	103.797	103.703	103.609	4.250	103.547	103.453	103.359	4.250	103.547	103.453	103.359	4.250	103.547	103.453	103.359	4.250	103.547	103.453	103.359	4.250	103.547	103.453	103.359
4.125	103.462	103.368	103.274	4.125	103.212	103.118	103.024	4.125	103.212	103.118	103.024	4.125	103.212	103.118	103.024	4.125	103.212	103.118	103.024	4.125	103.212	103.118	103.024
4.000	103.266	103.172	103.079	4.000	103.016	102.922	102.829	4.000	103.016	102.922	102.829	4.000	103.016	102.922	102.829	4.000	103.016	102.922	102.829	4.000	103.016	102.922	102.829
3.875	103.059	102.966	102.872	3.875	102.809	102.716	102.622	3.875	102.809	102.716	102.622	3.875	102.809	102.716	102.622	3.875	102.809	102.716	102.622	3.875	102.809	102.716	102.622
3.750	102.842	102.748	102.654	3.750	102.592	102.498	102.404	3.750	102.592	102.498	102.404	3.750	102.592	102.498	102.404	3.750	102.592	102.498	102.404	3.750	102.592	102.498	102.404
3.625	102.774	102.681	102.587	3.625	102.524	102.431	102.337	3.625	102.524	102.431	102.337	3.625	102.524	102.431	102.337	3.625	102.524	102.431	102.337	3.625	102.524	102.431	102.337
3.500	102.578	102.484	102.390	3.500	102.328	102.234	102.140	3.500	102.328	102.234	102.140	3.500	102.328	102.234	102.140	3.500	102.328	102.234	102.140	3.500	102.328	102.234	102.140
3.375	102.354	102.260	102.166	3.375	102.104	102.010	101.916	3.375	102.104	102.010	101.916	3.375	102.104	102.010	101.916	3.375	102.104	102.010	101.916	3.375	102.104	102.010	101.916
3.250	102.090	101.996	101.902	3.250	101.840	101.746	101.652	3.250	101.840	101.746	101.652	3.250	101.840	101.746	101.652	3.250	101.840	101.746	101.652	3.250	101.840	101.746	101.652
3.125	103.741	103.648	103.554	3.125	103.491	103.398	103.304	3.125	103.491	103.398	103.304	3.125	103.491	103.398	103.304	3.125	103.491	103.398	103.304	3.125	103.491	103.398	103.304
3.000	103.418	103.324	103.230	3.000	103.168	103.074	102.980	3.000	103.168	103.074	102.980	3.000	103.168	103.074	102.980	3.000	103.168	103.074	102.980	3.000	103.168	103.074	102.980
2.875	103.069	102.975	102.881	2.875	102.819	102.725	102.631	2.875	102.819	102.725	102.631	2.875	102.819	102.725	102.631	2.875	102.819	102.725	102.631	2.875	102.819	102.725	102.631
2.750	102.693	102.599	102.505	2.750	102.443	102.349	102.255	2.750	102.443	102.349	102.255	2.750	102.443	102.349	102.255	2.750	102.443	102.349	102.255	2.750	102.443	102.349	102.255
2.625	102.656	102.562	102.469	2.625	102.406	102.312	102.219	2.625	102.406	102.312	102.219	2.625	102.406	102.312	102.219	2.625	102.406	102.312	102.219	2.625	102.406	102.312	102.219
2.500	102.267	102.174	102.080	2.500	102.017	101.924	101.830	2.500	102.017	101.924	101.830	2.500	102.017	101.924	101.830	2.500	102.017	101.924	101.830	2.500	102.017	101.924	101.830
2.375	101.848	101.754	101.660	2.375	101.598	101.504	101.410	2.375	101.598	101.504	101.410	2.375	101.598	101.504	101.410	2.375	101.598	101.504	101.410	2.375	101.598	101.504	101.410
2.250	101.410	101.317	101.223	2.250	101.160	101.067	100.973	2.250	101.160	101.067	100.973	2.250	101.160	101.067	100.973	2.250	101.160	101.067	100.973	2.250	101.160	101.067	100.973
GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 15 Yr Fixed											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
3.500	103.498	103.404	103.310	3.500	103.248	103.154	103.060	3.500	103.248	103.154	103.060	3.500	103.248	103.154	103.060	3.500	103.248	103.154	103.060	3.500	103.248	103.154	103.060
3.375	103.187	103.093	102.999	3.375	102.937	102.843	102.749	3.375	102.937	102.843	102.749	3.375	102.937	102.843	102.749	3.375	102.937	102.843	102.749	3.375	102.937	102.843	102.749
3.250	102.864	102.770	102.676	3.250	102.614	102.520	102.426	3.250	102.614	102.520	102.426	3.250	102.614	102.520	102.426	3.250	102.614	102.520	102.426	3.250	102.614	102.520	102.426
3.125	103.244	103.150	103.056	3.125	102.994	102.900	102.806	3.125	102.994	102.900	102.806	3.125	102.994	102.900	102.806	3.125	102.994	102.900	102.806	3.125	102.994	102.900	102.806
3.000	102.945	102.851	102.757	3.000	102.695	102.601	102.507	3.000	102.695	102.601	102.507	3.000	102.695	102.601	102.507	3.000	102.695	102.601	102.507	3.000	102.695	102.601	102.507
2.875	102.602	102.508	102.414	2.875	102.352	102.258	102.164	2.875	102.352	102.258	102.164	2.875	102.352	102.258	102.164	2.875	102.352	102.258	102.164	2.875	102.352	102.258	102.164
2.750	102.245	102.151	102.057	2.750	101.995	101.901	101.807	2.750	101.995	101.901	101.807	2.750	101.995	101.901	101.807	2.750	101.995	101.901	101.807	2.750	101.995	101.901	101.807
2.625	102.921	102.827	102.733	2.625	102.671	102.577	102.483	2.625	102.671	102.577	102.483	2.625	102.671	102.577	102.483	2.625	102.671	102.577	102.483	2.625	102.671	102.577	102.483
2.500	102.560	102.466	102.373	2.500	102.310	102.216	102.123	2.500	102.310	102.216	102.123	2.500	102.310	102.216	102.123	2.500	102.310	102.216	102.123	2.500	102.310	102.216	102.123
2.375	102.185	102.091	101.997	2.375	101.935	101.841	101.747	2.375	101.935	101.841	101.747	2.375	101.935	101.841	101.747	2.375	101.935	101.841	101.747	2.375	101.935	101.841	101.747
2.250	101.809	101.715	101.621	2.250	101.559	101.465	101.371	2.250	101.559	101.465	101.371	2.250	101.559	101.465	101.371	2.250	101.559	101.465	101.371	2.250	101.559	101.465	101.371
2.125				2.125				2.125				2.125				2.125				2.125			
2.000				2.000				2.000				2.000				2.000				2.000			
1.875				1.875				1.875				1.875				1.875				1.875			
GSFFX30HB				FHA 30 Yr Fixed HB				GSVFX30H				VA 30 Yr Fixed HB											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
5.000				5.000				5.000				5.000				5.000				5.000			
4.875				4.875				4.875				4.875				4.875				4.875			
4.750				4.750				4.750				4.750				4.750				4.750			
4.625				4.625				4.625				4.625				4.625				4.625			
4.500				4.500				4.500				4.500				4.500				4.500			
4.375				4.375				4.375				4.375				4.375				4.375			
4.250				4.250				4.250				4.250				4.250				4.250			
4.125	96.779	96.779	96.529	4.125	94.629	94.629	94.629	4.125	94.629	94.629	94.629	4.125	94.629	94.629	94.629	4.125	94.629	94.629	94.629	4.125	94.629	94.629	94.629
4.000	96.786	96.786	96.536	4.000	94.636	94.636	94.636	4.000	94.636	94.636	94.636	4.000	94.636	94.636	94.636	4.000	94.636	94.636	94.636	4.000	94.636	94.636	94.636
3.875	96.628	96.628	96.378	3.875	94.478	94.478	94.478	3.875	94.478	94.478	94.478	3.875	94.478	94.478	94.478	3.875	94.478	94.478	94.478	3.875	94.478	94.478	94.478
3.750	96.748	96.748	96.498	3.750	94.598	94.598	94.598	3.750	94.598	94.598	94.598	3.750	94.598	94.598	94.598	3.750	94.598	94.598	94.598	3.750	94.598	94.598	94.598
3.625	97.517	97.517	97.267	3.625	95.367	95.367	95.367	3.625	95.367	95.367	95.367	3.625	95.367	95.367	95.367	3.625	95.367	95.367	95.367	3.625	95.367	95.367	95.367
3.500	97.606	97.606	97.356	3.500	95.456	95.456	95.456	3.500	95.456	95.456	95.456	3.500	95.456	95.456	95.456	3.500	95.456	95.456	95.456	3.500	95.456	95.456	95.456
3.375	97.705	97.705	97.455	3.375	95.555	95.555	95.555	3.375	95.555	95.555	95.555	3.375	95.555	95.555	95.555	3.375	95.555	95.555	95.555	3.375	95.555	95.555	95.555
3.250	97.669	97.669	97.419	3.250	95.519	95.519	95.519	3.250	95.519	95.519	95.519	3.250	95.519	95.519	95.519	3.250	95.519	95.519	95.519	3.250	95.519	95.519	95.519

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSV	



2/2/2021
Effective Time:
8:55:26 AM

Lock Desk Hours: 8am - 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	105.968	105.968	105.892	4.250	106.272	106.272	106.267	3.750	105.787	105.787	105.769	3.625	105.774	105.774	105.721
4.000	105.906	105.906	105.830	4.125	106.156	106.156	106.121	3.500	105.675	105.675	105.562	3.500	105.675	105.675	105.562
3.875	105.653	105.653	105.577	4.000	105.903	105.903	105.827	3.375	105.416	105.416	105.304	3.375	105.416	105.416	105.304
3.750	105.253	105.253	105.166	3.750	105.491	105.491	105.416	3.250	105.142	105.142	105.027	3.250	105.142	105.142	105.027
3.625	105.885	105.885	105.747	3.625	106.135	106.135	105.997	3.125	105.077	105.077	105.028	3.125	105.077	105.077	105.028
3.500	105.733	105.733	105.504	3.500	105.983	105.983	105.844	3.000	105.163	105.163	105.102	3.000	105.163	105.163	105.102
3.375	105.256	105.256	105.117	3.375	105.506	105.506	105.367	2.875	104.886	104.886	104.823	2.875	104.886	104.886	104.823
3.250	104.576	104.576	104.438	3.250	104.826	104.826	104.766	2.750	104.556	104.556	104.492	2.750	104.556	104.556	104.492
3.125	104.217	104.217	104.183	3.125	104.808	104.808	104.774	2.625	104.104	104.104	104.041	2.625	104.104	104.104	104.041
3.000	103.907	103.907	103.845	3.000	104.452	104.452	104.417	2.500	103.591	103.591	103.538	2.500	103.591	103.591	103.538
2.990	103.807	103.807	103.745	2.875	103.980	103.980	103.944	2.375	103.235	103.235	103.183	2.375	103.235	103.235	103.183
2.875	103.381	103.381	103.245	2.750	103.404	103.404	103.367	2.250	102.837	102.837	102.785	2.250	102.837	102.837	102.785
2.750	102.737	102.737	102.599	2.625	103.152	103.152	103.120	2.125	102.169	102.169	102.116	2.125	102.169	102.169	102.116
2.625	102.156	102.156	102.123	2.500	102.689	102.689	102.656	2.000	101.524	101.524	101.470	2.000	101.524	101.524	101.470
2.500	101.536	101.536	101.499	2.375	102.222	102.222	102.188	1.990	101.424	101.424	101.370	1.990	101.424	101.424	101.370
2.375	100.646	100.646	100.612	2.250	101.455	101.455	101.421	1.875	100.956	100.956	100.901	1.875	100.956	100.956	100.901
2.250	99.895	99.895	99.857												

CAMFX10				CAMFX30HB				CAMFX15HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.846	104.846	104.819	4.250	104.264	104.264	104.139	3.875	104.047	104.047	103.922
3.750	105.564	105.564	105.485	4.125	104.813	104.813	104.688	3.750	103.858	103.858	103.733
3.625	105.265	105.265	105.187	4.000	104.641	104.641	104.516	3.625	104.225	104.225	104.100
3.500	105.320	105.320	105.269	3.875	104.356	104.356	104.231	3.500	104.205	104.205	104.080
3.375	105.141	105.141	105.090	3.750	103.968	103.968	103.843	3.375	104.019	104.019	103.894
3.250	104.845	104.845	104.795	3.625	104.845	104.845	104.720	3.250	103.752	103.752	103.627
3.125	104.976	104.976	104.927	3.500	104.751	104.751	104.626	3.125	104.100	104.100	103.975
3.000	105.126	105.126	105.065	3.375	104.388	104.388	104.263	3.000	104.178	104.178	104.053
2.875	104.850	104.850	104.787	3.250	103.884	103.884	103.759	2.875	103.903	103.903	103.778
2.750	104.492	104.492	104.428	3.125	103.778	103.778	103.653	2.750	103.602	103.602	103.477
2.625	104.006	104.006	103.942	3.000	103.495	103.495	103.370	2.625	103.204	103.204	103.079
2.500	103.521	103.521	103.469	2.875	102.997	102.997	102.872	2.500	102.753	102.753	102.628
2.375	103.132	103.132	103.080	2.750	102.389	102.389	102.264	2.375	102.343	102.343	102.218
2.250	102.707	102.707	102.655	2.625	101.866	101.866	101.741	2.250	101.963	101.963	101.838
2.125	101.991	101.991	101.936	2.500	101.209	101.209	101.084				
2.000	101.423	101.423	101.369	2.375	100.452	100.452	100.327				
1.875	100.909	100.909	100.855	2.250	99.695	99.695	99.570				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

Rate	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

Rate	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

LA >= \$50,000 - \$99,999	-0.750
LA >= \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

CONVENTIONAL LENDER FEE BUYOUT

Rate	≤60	>60-70	>70-75	>75-80
50,000-74,999	-2.190	190,000-249,999	-0.576	
75,000-99,999	-1.460	250,000-299,999	-0.438	
100,000-139,999	-1.095	300,000-349,999	-0.365	
140,000-189,999	-0.782	350,000-499,999	-0.313	
		>=500,000	-0.219	



2/2/2021
Effective Time:
8:55:31 AM

Lock Desk Hours: 8am - 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

Conventional												
AMFX30	AMFX25	Conforming 30 Yr Fixed			AMFX20	Conforming 20 Yr Fixed			AMFX15	Conforming 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.538	105.538	105.462	4.250	105.842	105.842	105.837	3.750	105.357	105.357	105.339	
4.000	105.476	105.476	105.400	4.125	105.726	105.726	105.691	3.625	105.344	105.344	105.291	
3.875	105.223	105.223	105.147	4.000	105.610	105.610	105.575	3.500	105.245	105.245	105.132	
3.750	104.823	104.823	104.736	3.875	105.473	105.473	105.397	3.375	104.986	104.986	104.874	
3.625	105.455	105.455	105.317	3.750	105.061	105.061	104.986	3.250	104.712	104.712	104.597	
3.500	105.303	105.303	105.164	3.625	105.705	105.705	105.567	3.125	104.647	104.647	104.598	
3.375	104.826	104.826	104.687	3.500	105.553	105.553	105.414	3.000	104.733	104.733	104.672	
3.250	104.146	104.146	104.008	3.375	105.076	105.076	104.937	2.875	104.456	104.456	104.393	
3.125	103.787	103.787	103.753	3.250	104.396	104.396	104.336	2.750	104.126	104.126	104.062	
3.000	103.477	103.477	103.415	3.125	104.378	104.378	104.344	2.625	103.674	103.674	103.611	
2.990	103.377	103.377	103.315	3.000	104.022	104.022	103.987	2.500	103.161	103.161	103.108	
2.875	102.951	102.951	102.815	2.875	103.550	103.550	103.514	2.375	102.805	102.805	102.753	
2.750	102.307	102.307	102.169	2.750	102.974	102.974	102.937	2.250	102.407	102.407	102.355	
2.625	101.726	101.726	101.693	2.625	102.722	102.722	102.690	2.125	101.739	101.739	101.686	
2.500	101.106	101.106	101.069	2.500	102.259	102.259	102.226	2.000	101.094	101.094	101.040	
2.375	100.216	100.216	100.182	2.375	101.792	101.792	101.758	1.990	100.994	100.994	100.940	
2.250	99.465	99.465	99.427	2.250	101.025	101.025	100.991	1.875	100.526	100.526	100.471	

AMFX10	Conforming 10 Yr Fixed			AMFX30HB	Conforming 30 Yr Fixed HB			AMFX15HB	Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.416	104.416	104.389	4.250	103.834	103.834	103.799	3.875	103.617	103.617	103.492
3.750	105.134	105.134	105.065	4.125	104.383	104.383	104.258	3.750	103.428	103.428	103.303
3.625	104.835	104.835	104.757	4.000	104.211	104.211	104.086	3.625	103.795	103.795	103.670
3.500	104.890	104.890	104.839	3.875	103.926	103.926	103.801	3.500	103.775	103.775	103.650
3.375	104.711	104.711	104.660	3.750	103.538	103.538	103.413	3.375	103.589	103.589	103.464
3.250	104.415	104.415	104.365	3.625	104.415	104.415	104.290	3.250	103.322	103.322	103.197
3.125	104.546	104.546	104.497	3.500	104.321	104.321	104.196	3.125	103.670	103.670	103.545
3.000	104.696	104.696	104.635	3.375	103.958	103.958	103.833	3.000	103.748	103.748	103.623
2.875	104.420	104.420	104.357	3.250	103.454	103.454	103.329	2.875	103.473	103.473	103.348
2.750	104.062	104.062	103.998	3.125	103.348	103.348	103.223	2.750	103.172	103.172	103.047
2.625	103.576	103.576	103.512	3.000	103.065	103.065	102.940	2.625	102.774	102.774	102.649
2.500	103.091	103.091	103.039	2.875	102.567	102.567	102.442	2.500	102.323	102.323	102.198
2.375	102.702	102.702	102.650	2.750	101.959	101.959	101.834	2.375	101.913	101.913	101.788
2.250	102.277	102.277	102.225	2.625	101.436	101.436	101.311	2.250	101.533	101.533	101.408
2.125	101.561	101.561	101.506	2.500	100.779	100.779	100.654				
2.000	100.993	100.993	100.939	2.375	100.022	100.022	99.897				
1.875	100.479	100.479	100.425	2.250	99.265	99.265	99.140				

FHLMC Codes				
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix	
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming	
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming	
ARFX15	CF 15yr fix			

LPMI Product Codes				
FNMA	FHLMC	FNMA	FHLMC	
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI
			CF 30yr fix High Balance LPMI	
			CF 15yr fix High Balance LPMI	

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**Exempt are Loan balances ≤ 125,000

Loan Amount Adjustments

LA >= \$50,000 - \$99,999	-0.750
LA >= \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

>25 Yr Term	Coverage	Credit Scores							
Base LTV	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
		>=500,000	-0.219

**LPMI Adjustments subject to change at time of MI Approval



2/2/2021
 Effective Time:
 8:55:36 AM

Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Fannie Mae HomeReady								
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.250				4.250				
4.125	105.505	105.505	105.332	4.125	102.553	102.553	102.386	
4.000	105.391	105.391	105.218	4.000	102.424	102.424	102.256	
3.875	105.001	105.001	104.825	3.875	102.010	102.010	101.840	
3.750	104.782	104.782	104.600	3.750	101.877	101.877	101.701	
3.625	104.718	104.718	104.634	3.625	102.861	102.861	102.716	
3.500	104.463	104.463	104.379	3.500	102.625	102.625	102.480	
3.375	104.060	104.060	103.974	3.375	102.328	102.328	102.181	
3.250	103.544	103.544	103.452	3.250	101.973	101.973	101.820	
3.125	103.140	103.140	103.083	3.125	102.334	102.334	102.251	
3.000	102.633	102.633	102.576	3.000	101.911	101.911	101.832	
2.875	102.142	102.142	102.082	2.875	101.446	101.446	101.365	
2.750	101.534	101.534	101.468	2.750	100.933	100.933	100.846	
2.625	100.811	100.811	100.739	2.625	100.293	100.293	100.200	
2.500	100.109	100.109	100.072	2.500	99.617	99.617	99.564	

HomeReady Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

HomeReady Cumulative LLPA Cap

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

Loan Amount Adjustments

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

CONVENTIONAL LENDER FEE BUYOUT

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219



2/2/2021
 Effective Time:
 8:55:40 AM

Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 NMLS # 133519

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.321	104.321	104.254	4.250	101.530	101.530	101.315				
4.125	104.216	104.216	104.092	4.125	101.518	101.518	101.267				
4.000	104.171	104.171	104.048	4.000	101.415	101.415	101.164				
3.875	103.789	103.789	103.666	3.875	101.048	101.048	100.797				
3.750	103.571	103.571	103.446	3.750	100.884	100.884	100.632				
3.625	104.577	104.577	104.501	3.625	102.531	102.531	102.373				
3.500	104.439	104.439	104.364	3.500	102.376	102.376	102.218				
3.375	104.079	104.079	104.003	3.375	102.069	102.069	101.910				
3.250	103.483	103.483	103.408	3.250	101.597	101.597	101.439				
3.125	103.351	103.351	103.266	3.125	102.476	102.476	102.360				
3.000	102.953	102.953	102.867	3.000	102.085	102.085	101.968				
2.875	102.354	102.354	102.269	2.875	101.454	101.454	101.338				
2.750	101.640	101.640	101.552	2.750	100.778	100.778	100.659				
2.625	101.081	101.081	100.969	2.625	100.473	100.473	100.343				
2.500	100.413	100.413	100.298	2.500	99.853	99.853	99.719				

Home Possible Adjustments

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.500
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Loan Amount Adjustments

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

HomeReady Cumulative LLPA Cap

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

CONVENTIONAL LENDER FEE BUYOUT

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219



2/2/2021
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NMLS # 133519

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

****Exempt are Loan balances ≤ 125,000**

CONVENTIONAL LENDER FEE BUYOUT

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219