



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, February 3, 2021

Rate Sheet # 1

8:37 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

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2/3/2021
 Effective Time:
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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.**



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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				
4.250	103.675	103.581	103.487	4.250	103.425	103.331	103.237				
4.125	103.587	103.493	103.399	4.125	103.337	103.243	103.149				
4.000	103.391	103.297	103.204	4.000	103.141	103.047	102.954				
3.875	103.184	103.091	102.997	3.875	102.934	102.841	102.747				
3.750	102.967	102.873	102.779	3.750	102.717	102.623	102.529				
3.625	102.547	102.453	102.359	3.625	102.297	102.203	102.109				
3.500	102.350	102.257	102.163	3.500	102.100	102.007	101.913				
3.375	102.126	102.032	101.939	3.375	101.876	101.782	101.689				
3.250	101.862	101.768	101.674	3.250	101.612	101.518	101.424				
3.125	103.678	103.584	103.490	3.125	103.428	103.334	103.240				
3.000	103.354	103.261	103.167	3.000	103.104	103.011	102.917				
2.875	103.005	102.911	102.818	2.875	102.755	102.661	102.568				
2.750	102.629	102.536	102.442	2.750	102.379	102.286	102.192				
2.625	102.578	102.484	102.390	2.625	102.328	102.234	102.140				
2.500	102.189	102.096	102.002	2.500	101.939	101.846	101.752				
2.375	101.770	101.676	101.582	2.375	101.520	101.426	101.332				
2.250	101.332	101.239	101.145	2.250	101.082	100.989	100.895				
GSFFX15 FHA 15 Yr Fixed				GSVFX15 VA 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.500	103.480	103.386	103.292	3.500	103.230	103.136	103.042				
3.375	103.168	103.075	102.981	3.375	102.918	102.825	102.731				
3.250	102.845	102.752	102.658	3.250	102.595	102.502	102.408				
3.125	103.420	103.326	103.232	3.125	103.170	103.076	102.982				
3.000	103.121	103.027	102.934	3.000	102.871	102.777	102.684				
2.875	102.778	102.684	102.591	2.875	102.528	102.434	102.341				
2.750	102.421	102.327	102.233	2.750	102.171	102.077	101.983				
2.625	102.937	102.843	102.749	2.625	102.687	102.593	102.499				
2.500	102.576	102.482	102.389	2.500	102.326	102.232	102.139				
2.375	102.201	102.107	102.014	2.375	101.951	101.857	101.764				
2.250	101.825	101.731	101.637	2.250	101.575	101.481	101.387				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	96.854	96.854	96.604	4.125	94.704	94.704	94.704				
4.000	96.861	96.861	96.611	4.000	94.711	94.711	94.711				
3.875	96.703	96.703	96.453	3.875	94.553	94.553	94.553				
3.750	96.823	96.823	96.573	3.750	94.673	94.673	94.673				
3.625	97.451	97.451	97.201	3.625	95.301	95.301	95.301				
3.500	97.541	97.541	97.291	3.500	95.391	95.391	95.391				
3.375	97.640	97.640	97.390	3.375	95.490	95.490	95.490				
3.250	97.604	97.604	97.354	3.250	95.454	95.454	95.454				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

Government Adjustment

Government Adjusters

DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

FICO Adjusters

	FHA	VA
620-639	-1.500	-1.500
600-619	-2.500	-2.500

VA IRRRL Adjustments

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250

GOVERNMENT LENDER FEE BUYOUT

50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

STREAMLINE LENDER FEE BUYOUT

50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.139



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity 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	105.932	105.932	106.041	4.250	106.102	106.102	106.051	3.750	105.551	105.551	105.527				
4.000	105.835	105.835	105.943	4.125	106.036	106.036	105.958	3.625	105.636	105.636	105.590				
3.875	105.528	105.528	105.531	4.000	105.778	105.778	105.700	3.500	105.692	105.692	105.571				
3.750	105.148	105.148	105.264	3.875	105.362	105.362	105.284	3.375	105.437	105.437	105.316				
3.625	105.769	105.769	105.628	3.750	105.019	105.019	105.878	3.250	105.142	105.142	105.023				
3.500	105.614	105.614	105.474	3.625	105.864	105.864	105.724	3.125	105.070	105.070	105.031				
3.375	105.130	105.130	104.990	3.500	105.380	105.380	105.240	3.000	104.851	104.851	104.789				
3.250	104.443	104.443	104.302	3.375	104.724	104.724	104.692	2.875	104.520	104.520	104.459				
3.125	104.160	104.160	104.126	3.250	104.741	104.741	104.708	2.750	104.070	104.070	104.008				
3.000	103.827	103.827	103.779	3.125	104.382	104.382	104.349	2.625	103.588	103.588	103.532				
2.990	103.727	103.727	103.679	3.000	103.912	103.912	103.877	2.500	103.220	103.220	103.165				
2.875	103.299	103.299	103.176	2.875	103.335	103.335	103.300	2.375	102.821	102.821	102.766				
2.750	102.650	102.650	102.510	2.750	103.062	103.062	103.026	2.250	102.154	102.154	102.098				
2.625	101.988	101.988	101.952	2.625	102.608	102.608	102.572	2.125	101.495	101.495	101.439				
2.500	101.377	101.377	101.340	2.500	102.139	102.139	102.102	2.000	100.922	100.922	100.866				
2.375	100.489	100.489	100.452	2.375	101.374	101.374		1.875							
2.250	99.750	99.750	99.711	2.250											

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				Clarity 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	104.725	104.725	104.699	4.250	104.212	104.212	104.087	3.875	104.093	104.093	103.968
3.750	105.394	105.394	105.337	4.125	104.807	104.807	104.682	3.750	103.905	103.905	103.780
3.625	105.202	105.202	105.141	4.000	104.634	104.634	104.509	3.625	104.315	104.315	104.190
3.500	105.171	105.171	105.133	3.875	104.347	104.347	104.222	3.500	104.240	104.240	104.115
3.375	105.041	105.041	104.958	3.750	103.958	103.958	103.833	3.375	104.054	104.054	103.929
3.250	104.698	104.698	104.660	3.625	104.999	104.999	104.874	3.250	103.785	103.785	103.660
3.125	104.964	104.964	104.926	3.500	104.798	104.798	104.673	3.125	104.133	104.133	104.008
3.000	105.066	105.066	105.005	3.375	104.432	104.432	104.307	3.000	104.241	104.241	104.116
2.875	104.783	104.783	104.722	3.250	103.925	103.925	103.800	2.875	103.966	103.966	103.841
2.750	104.426	104.426	104.365	3.125	103.853	103.853	103.728	2.750	103.663	103.663	103.538
2.625	103.940	103.940	103.878	3.000	103.568	103.568	103.443	2.625	103.263	103.263	103.138
2.500	103.519	103.519	103.464	2.875	103.069	103.069	102.944	2.500	102.808	102.808	102.683
2.375	103.119	103.119	103.064	2.750	102.460	102.460	102.335	2.375	102.396	102.396	102.271
2.250	102.694	102.694	102.639	2.625	101.902	101.902	101.777	2.250	102.021	102.021	101.896
2.125	101.965	101.965	101.909	2.500	101.243	101.243	101.118				
2.000	101.394	101.394	101.339	2.375	100.457	100.457	100.332				
1.875	100.874	100.874	100.818	2.250	99.699	99.699	99.574				

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	



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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	105.589	105.589	105.723	4.125	102.672	102.672	102.806	
4.000	105.486	105.486	105.620	4.000	102.552	102.552	102.686	
3.875	105.066	105.066	105.203	3.875	102.110	102.110	102.247	
3.750	104.788	104.788	104.930	3.750	101.920	101.920	102.062	
3.625	104.860	104.860	104.775	3.625	102.949	102.949	102.864	
3.500	104.604	104.604	104.519	3.500	102.714	102.714	102.629	
3.375	104.156	104.156	104.073	3.375	102.372	102.372	102.289	
3.250	103.583	103.583	103.505	3.250	101.964	101.964	101.887	
3.125	103.298	103.298	103.180	3.125	102.511	102.511	102.398	
3.000	102.767	102.767	102.649	3.000	102.083	102.083	101.965	
2.875	102.261	102.261	102.146	2.875	101.603	101.603	101.487	
2.750	101.629	101.629	101.519	2.750	101.069	101.069	100.959	
2.625	100.919	100.919	100.813	2.625	100.442	100.442	100.337	
2.500	100.189	100.189	100.038	2.500	99.694	99.694	99.594	

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



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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	104.319	104.319	104.241	4.250	101.522	101.522	101.295				
4.125	104.248	104.248	104.153	4.125	101.553	101.553	101.329				
4.000	104.202	104.202	104.109	4.000	101.447	101.447	101.226				
3.875	103.821	103.821	103.728	3.875	101.081	101.081	100.860				
3.750	103.603	103.603	103.511	3.750	100.917	100.917	100.697				
3.625	104.577	104.577	104.518	3.625	102.621	102.621	102.484				
3.500	104.443	104.443	104.386	3.500	102.470	102.470	102.335				
3.375	104.081	104.081	104.025	3.375	102.161	102.161	102.027				
3.250	103.486	103.486	103.431	3.250	101.691	101.691	101.557				
3.125	103.398	103.398	103.324	3.125	102.601	102.601	102.500				
3.000	103.002	103.002	102.928	3.000	102.213	102.213	102.112				
2.875	102.403	102.403	102.329	2.875	101.582	101.582	101.481				
2.750	101.687	101.687	101.613	2.750	100.904	100.904	100.803				
2.625	101.110	101.110	101.028	2.625	100.497	100.497	100.395				
2.500	100.445	100.445	100.362	2.500	99.879	99.879	99.777				

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



2/3/2021
Effective Time:
8:37:36 AM

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