



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, February 4, 2021

Rate Sheet # 1

8:51 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.



2/4/2021
 Effective Time:
 8:51:11 AM

Lock Desk Hours: 8am – 4:00pm PST
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 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.**



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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	103.618	103.524	103.431	4.250	103.368	103.274	103.181				
4.125	103.339	103.245	103.151	4.125	103.089	102.995	102.901				
4.000	103.143	103.049	102.956	4.000	102.893	102.799	102.706				
3.875	102.936	102.843	102.749	3.875	102.686	102.593	102.499				
3.750	102.726	102.632	102.538	3.750	102.476	102.382	102.288				
3.625	102.562	102.468	102.375	3.625	102.312	102.218	102.125				
3.500	102.366	102.272	102.178	3.500	102.116	102.022	101.928				
3.375	102.141	102.048	101.954	3.375	101.891	101.798	101.704				
3.250	101.901	101.807	101.714	3.250	101.651	101.557	101.464				
3.125	103.553	103.460	103.366	3.125	103.303	103.210	103.116				
3.000	103.230	103.136	103.043	3.000	102.980	102.886	102.793				
2.875	102.881	102.787	102.693	2.875	102.631	102.537	102.443				
2.750	102.517	102.423	102.329	2.750	102.267	102.173	102.079				
2.625	102.484	102.390	102.296	2.625	102.234	102.140	102.046				
2.500	102.095	102.001	101.908	2.500	101.845	101.751	101.658				
2.375	101.676	101.582	101.488	2.375	101.426	101.332	101.238				
2.250	101.244	101.150	101.056	2.250	100.994	100.900	100.806				
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	103.469	103.375	103.281	3.500	103.219	103.125	103.031				
3.375	103.158	103.064	102.970	3.375	102.908	102.814	102.720				
3.250	102.835	102.741	102.647	3.250	102.585	102.491	102.397				
3.125	103.377	103.284	103.190	3.125	103.127	103.034	102.940				
3.000	103.079	102.985	102.891	3.000	102.829	102.735	102.641				
2.875	102.736	102.642	102.548	2.875	102.486	102.392	102.298				
2.750	102.378	102.285	102.191	2.750	102.128	102.035	101.941				
2.625	102.901	102.807	102.713	2.625	102.651	102.557	102.463				
2.500	102.540	102.446	102.353	2.500	102.290	102.196	102.103				
2.375	102.165	102.071	101.978	2.375	101.915	101.821	101.728				
2.250	101.789	101.695	101.601	2.250	101.539	101.445	101.351				
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	96.679	96.679	96.429	4.125	94.529	94.529	94.529				
4.000	96.686	96.686	96.436	4.000	94.536	94.536	94.536				
3.875	96.528	96.528	96.278	3.875	94.378	94.378	94.378				
3.750	96.648	96.648	96.398	3.750	94.498	94.498	94.498				
3.625	97.526	97.526	97.276	3.625	95.376	95.376	95.376				
3.500	97.616	97.616	97.366	3.500	95.466	95.466	95.466				
3.375	97.715	97.715	97.465	3.375	95.565	95.565	95.565				
3.250	97.679	97.679	97.429	3.250	95.529	95.529	95.529				

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 Clarity Conforming 30 Yr Fixed				CAMFX20 Clarity Conforming 20 Yr Fixed				CAMFX15 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	105.998	105.998	106.091	4.250	106.124	106.124	106.043	3.750	105.327	105.327	105.293	
4.000	105.899	105.899	105.993	4.125	106.059	106.059	105.978	3.625	105.388	105.388	105.327	
3.875	105.553	105.553	105.583	4.000	105.803	105.803	105.722	3.500	105.665	105.665	105.539	
3.750	105.212	105.212	105.313	3.875	105.381	105.381	105.300	3.375	105.413	105.413	105.387	
3.625	105.708	105.708	105.574	3.750	105.958	105.958	105.824	3.250	105.121	105.121	104.997	
3.500	105.548	105.548	105.414	3.625	105.294	105.294	105.160	3.125	104.933	104.933	104.912	
3.375	105.044	105.044	104.910	3.500	104.593	104.593	104.458	3.000	104.969	104.969	104.908	
3.250	104.343	104.343	104.208	3.375	104.440	104.440	104.407	2.875	104.631	104.631	104.564	
3.125	103.943	103.943	103.839	3.250	104.074	104.074	104.040	2.750	104.338	104.338	104.257	
3.000	103.627	103.627	103.485	3.125	103.597	103.597	103.564	2.625	103.858	103.858	103.778	
2.990	103.527	103.527	103.385	3.000	103.013	103.013	102.978	2.500	103.334	103.334	103.278	
2.875	103.094	103.094	102.952	2.875	102.836	102.836	102.798	2.375	102.964	102.964	102.908	
2.750	102.443	102.443	102.301	2.750	102.369	102.369	102.330	2.250	102.559	102.559	102.503	
2.625	101.748	101.748	101.662	2.625	101.899	101.899	101.860	2.125	101.886	101.886	101.830	
2.500	101.176	101.176	101.044	2.500	101.132	101.132	101.092	2.000	101.243	101.243	101.178	
2.375	100.232	100.232	100.147	2.375	99.419	99.419	99.378	1.990	101.143	101.143	101.078	
2.250	99.419	99.419	99.378	2.250				1.875	100.659	100.659	100.604	

CAMFX10		Clarity Conforming 10 Yr Fixed			CAMFX30HB		Clarity Conforming 30 Yr Fixed HB			CAMFX15HB		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	Rate	15 Day	30 Day	45 Day
3.875	104.700	104.700	104.671	4.250	104.236	104.236	104.111	3.875	104.070	104.070	103.945	3.875	104.070	104.070	103.945
3.750	105.370	105.370	105.303	4.125	104.851	104.851	104.726	3.750	103.878	103.878	103.753	3.750	103.878	103.878	103.753
3.625	105.143	105.143	105.076	4.000	104.676	104.676	104.551	3.625	104.283	104.283	104.158	3.625	104.283	104.283	104.158
3.500	105.115	105.115	105.017	3.875	104.389	104.389	104.264	3.500	104.215	104.215	104.090	3.500	104.215	104.215	104.090
3.375	104.991	104.991	104.893	3.750	103.996	103.996	103.871	3.375	104.030	104.030	103.905	3.375	104.030	104.030	103.905
3.250	104.616	104.616	104.518	3.625	104.961	104.961	104.836	3.250	103.760	103.760	103.635	3.250	103.760	103.760	103.635
3.125	104.826	104.826	104.804	3.500	104.758	104.758	104.633	3.125	104.131	104.131	104.006	3.125	104.131	104.131	104.006
3.000	104.850	104.850	104.789	3.375	104.384	104.384	104.259	3.000	104.014	104.014	103.889	3.000	104.014	104.014	103.889
2.875	104.549	104.549	104.488	3.250	103.869	103.869	103.744	2.875	103.893	103.893	103.768	2.875	103.893	103.893	103.768
2.750	104.190	104.190	104.127	3.125	103.829	103.829	103.704	2.750	103.656	103.656	103.531	2.750	103.656	103.656	103.531
2.625	103.698	103.698	103.636	3.000	103.533	103.533	103.408	2.625	103.251	103.251	103.126	2.625	103.251	103.251	103.126
2.500	103.254	103.254	103.198	2.875	103.032	103.032	102.907	2.500	102.795	102.795	102.670	2.500	102.795	102.795	102.670
2.375	102.853	102.853	102.797	2.750	102.420	102.420	102.295	2.375	102.378	102.378	102.253	2.375	102.378	102.378	102.253
2.250	102.422	102.422	102.367	2.625	101.878	101.878	101.753	2.250	101.988	101.988	101.863	2.250	101.988	101.988	101.863
2.125	101.773	101.773	101.706	2.500	101.216	101.216	101.091	2.125				2.125			
2.000	101.167	101.167	101.100	2.375	100.421	100.421	100.296	2.000				2.000			
1.875	100.610	100.610	100.555	2.250	99.665	99.665	99.540	1.875				1.875			

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

	≤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)

	≤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

Loan Amount	Buyout Fee	Loan Amount	Buyout Fee
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	105.656	105.656	105.772	4.125	102.713	102.713	102.830		
4.000	105.551	105.551	105.667	4.000	102.591	102.591	102.708		
3.875	105.135	105.135	105.254	3.875	102.151	102.151	102.270		
3.750	104.853	104.853	104.978	3.750	101.959	101.959	102.083		
3.625	104.837	104.837	104.735	3.625	103.070	103.070	102.802		
3.500	104.624	104.624	104.521	3.500	102.875	102.875	102.772		
3.375	104.160	104.160	104.060	3.375	102.522	102.522	102.422		
3.250	103.573	103.573	103.478	3.250	102.100	102.100	102.006		
3.125	103.229	103.229	103.120	3.125	102.500	102.500	102.393		
3.000	102.688	102.688	102.579	3.000	102.061	102.061	101.952		
2.875	102.196	102.196	102.090	2.875	101.596	101.596	101.490		
2.750	101.562	101.562	101.460	2.750	101.057	101.057	100.956		
2.625	100.827	100.827	100.731	2.625	100.407	100.407	100.311		
2.500	100.133	100.133	99.992	2.500	99.657	99.657	99.567		

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



2/4/2021
 Effective Time:
 8:51:32 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	104.335	104.335	104.237	4.250	101.479	101.479	101.229				
4.125	104.312	104.312	104.219	4.125	101.617	101.617	101.396				
4.000	104.263	104.263	104.172	4.000	101.511	101.511	101.292				
3.875	103.880	103.880	103.791	3.875	101.142	101.142	100.925				
3.750	103.662	103.662	103.573	3.750	100.978	100.978	100.761				
3.625	104.505	104.505	104.453	3.625	102.565	102.565	102.435				
3.500	104.410	104.410	104.359	3.500	102.452	102.452	102.324				
3.375	104.044	104.044	103.995	3.375	102.141	102.141	102.014				
3.250	103.446	103.446	103.397	3.250	101.667	101.667	101.540				
3.125	103.327	103.327	103.254	3.125	102.625	102.625	102.530				
3.000	102.919	102.919	102.848	3.000	102.225	102.225	102.131				
2.875	102.340	102.340	102.268	2.875	101.614	101.614	101.519				
2.750	101.621	101.621	101.547	2.750	100.933	100.933	100.837				
2.625	101.048	101.048	100.962	2.625	100.483	100.483	100.380				
2.500	100.377	100.377	100.290	2.500	99.859	99.859	99.756				

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



2/4/2021
Effective Time:
8:51:35 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