



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, February 5, 2021

Rate Sheet # 1

8:45 AM

#### LOCK DESK

**E-mail:** [lockdesk@memortgage.com](mailto: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.



2/5/2021  
 Effective Time:  
 8:45:43 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	103.912	103.912	103.911	4.250	103.616	103.616	103.615	4.250	104.041	104.041	104.040	4.250				4.250				4.250				4.250				4.250			
4.125	105.473	105.473	105.472	4.125	104.041	104.041	104.040	4.125	104.041	104.041	104.040	4.125				4.125				4.125				4.125				4.125			
4.000	104.841	104.841	104.840	4.000	103.531	103.531	103.529	4.000	103.531	103.531	103.529	4.000				4.000				4.000				4.000				4.000			
3.875	104.764	104.764	104.763	3.875	103.963	103.963	103.954	3.875	103.963	103.963	103.954	3.875	104.368	104.368	104.359	3.875	104.368	104.368	104.359	3.875	104.368	104.368	104.359	3.875	104.368	104.368	104.359	3.875	104.368	104.368	104.359
3.750	104.367	104.367	104.366	3.750	104.046	104.046	104.038	3.750	104.046	104.046	104.038	3.750	104.451	104.451	104.443	3.750	104.451	104.451	104.443	3.750	104.451	104.451	104.443	3.750	104.451	104.451	104.443	3.750	104.451	104.451	104.443
3.625	104.250	104.250	104.125	3.625	103.570	103.570	103.473	3.625	103.570	103.570	103.473	3.625	103.912	103.912	103.878	3.625	103.912	103.912	103.878	3.625	103.912	103.912	103.878	3.625	103.912	103.912	103.878	3.625	103.912	103.912	103.878
3.500	103.898	103.898	103.773	3.500	103.507	103.507	103.383	3.500	103.507	103.507	103.383	3.500	103.468	103.468	103.435	3.500	103.468	103.468	103.435	3.500	103.468	103.468	103.435	3.500	103.468	103.468	103.435	3.500	103.468	103.468	103.435
3.375	103.667	103.667	103.543	3.375	103.287	103.287	103.162	3.375	103.287	103.287	103.162	3.375	102.903	102.903	102.869	3.375	102.903	102.903	102.869	3.375	102.903	102.903	102.869	3.375	102.903	102.903	102.869	3.375	102.903	102.903	102.869
3.250	103.731	103.731	103.697	3.250	103.661	103.661	103.547	3.250	103.661	103.661	103.547	3.250	103.986	103.986	103.952	3.250	103.986	103.986	103.952	3.250	103.986	103.986	103.952	3.250	103.986	103.986	103.952	3.250	103.986	103.986	103.952
3.125	103.807	103.807	103.714	3.125	103.595	103.595	103.494	3.125	103.595	103.595	103.494	3.125	104.000	104.000	103.899	3.125	104.000	104.000	103.899	3.125	104.000	104.000	103.899	3.125	104.000	104.000	103.899	3.125	104.000	104.000	103.899
3.000	103.531	103.531	103.436	3.000	103.110	103.110	103.013	3.000	103.110	103.110	103.013	3.000	103.489	103.489	103.389	3.000	103.489	103.489	103.389	3.000	103.489	103.489	103.389	3.000	103.489	103.489	103.389	3.000	103.489	103.489	103.389
2.875	103.047	103.047	102.950	2.875	102.856	102.856	102.755	2.875	102.856	102.856	102.755	2.875	103.261	103.261	103.160	2.875	103.261	103.261	103.160	2.875	103.261	103.261	103.160	2.875	103.261	103.261	103.160	2.875	103.261	103.261	103.160
2.750	102.901	102.901	102.801	2.750	102.751	102.751	102.651	2.750	102.751	102.751	102.651	2.750	103.156	103.156	103.056	2.750	103.156	103.156	103.056	2.750	103.156	103.156	103.056	2.750	103.156	103.156	103.056	2.750	103.156	103.156	103.056
2.625	102.574	102.574	102.459	2.625	102.294	102.294	102.186	2.625	102.294	102.294	102.186	2.625	102.699	102.699	102.591	2.625	102.699	102.699	102.591	2.625	102.699	102.699	102.591	2.625	102.699	102.699	102.591	2.625	102.699	102.699	102.591
2.500	102.281	102.281	102.173	2.500	102.131	102.131	102.023	2.500	102.131	102.131	102.023	2.500	102.536	102.536	102.428	2.500	102.536	102.536	102.428	2.500	102.536	102.536	102.428	2.500	102.536	102.536	102.428	2.500	102.536	102.536	102.428
2.375	101.761	101.761	101.652	2.375	101.611	101.611	101.502	2.375	101.611	101.611	101.502	2.375	102.016	102.016	101.907	2.375	102.016	102.016	101.907	2.375	102.016	102.016	101.907	2.375	102.016	102.016	101.907	2.375	102.016	102.016	101.907
2.250	101.128	101.128	101.007	2.250	100.976	100.976	100.856	2.250	100.976	100.976	100.856	2.250	101.345	101.345	101.237	2.250	101.345	101.345	101.237	2.250	101.345	101.345	101.237	2.250	101.345	101.345	101.237	2.250	101.345	101.345	101.237

Streamline/IRRRL Product Codes												
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL									
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB									
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL									

**Government Adjustments**

Government Adjusters	FICO Adjusters	FHA	VA	USDA
DTI >= 50% & <55%	≥740	0.250	0.125	0.125
DTI >= 55%	700-739	0.000	0.000	0.000
FHA Streamline	680-699	0.000	0.000	0.000
AUS Refer/Manual UW	660-679	-0.500	-0.750	-0.750
LA >=\$50,000 - \$99,999	640-659	-1.500	-1.500	-1.500
LA >=\$100,000 - \$124,999				
LA > \$124,999 - LIMIT				
2 units				
3-4 units				
Manufactured Home				
VA IRRRL Adjustments				
VA IRRRL (95.01-110.00)				
VA IRRRL (110.01-125% LTV)				

GOVERNMENT LENDER FEE BUYOUT				STREAMLINE LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524	50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-1.327	250,000 -299,999	-0.398	75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.995	300,000 -349,999	-0.332	100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.711	350,000 -499,999	-0.284	140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.199			>=500,000	-0.139



2/5/2021  
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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		<b>FHA Advantage 30 Yr Fixed Price Adjustments</b> <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&gt; 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI&gt; 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	103.479	103.385	103.291	4.250	103.229	103.135	103.041				
4.125	103.417	103.323	103.229	4.125	103.167	103.073	102.979				
4.000	103.221	103.128	103.034	4.000	102.971	102.878	102.784				
3.875	103.015	102.921	102.827	3.875	102.765	102.671	102.577				
3.750	102.804	102.710	102.617	3.750	102.554	102.460	102.367				
3.625	102.485	102.391	102.298	3.625	102.235	102.141	102.048				
3.500	102.289	102.195	102.101	3.500	102.039	101.945	101.851				
3.375	102.064	101.971	101.877	3.375	101.814	101.721	101.627				
3.250	101.824	101.730	101.637	3.250	101.574	101.480	101.387				
3.125	103.506	103.413	103.319	3.125	103.256	103.163	103.069				
3.000	103.183	103.089	102.996	3.000	102.933	102.839	102.746				
2.875	102.834	102.740	102.646	2.875	102.584	102.490	102.396				
2.750	102.470	102.376	102.282	2.750	102.220	102.126	102.032				
2.625	102.452	102.359	102.265	2.625	102.202	102.109	102.015				
2.500	102.064	101.970	101.876	2.500	101.814	101.720	101.626				
2.375	101.644	101.551	101.457	2.375	101.394	101.301	101.207				
2.250	101.213	101.119	101.025	2.250	100.963	100.869	100.775				
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	103.215	103.121	103.028	3.500	102.965	102.871	102.778				
3.375	102.904	102.810	102.717	3.375	102.654	102.560	102.467				
3.250	102.581	102.487	102.394	3.250	102.331	102.237	102.144				
3.125	103.391	103.297	103.203	3.125	103.141	103.047	102.953				
3.000	103.092	102.998	102.905	3.000	102.842	102.748	102.655				
2.875	102.749	102.655	102.562	2.875	102.499	102.405	102.312				
2.750	102.392	102.298	102.204	2.750	102.142	102.048	101.954				
2.625	102.865	102.771	102.678	2.625	102.615	102.521	102.428				
2.500	102.505	102.411	102.317	2.500	102.255	102.161	102.067				
2.375	102.130	102.036	101.942	2.375	101.880	101.786	101.692				
2.250	101.753	101.659	101.566	2.250	101.503	101.409	101.316				
2.125				2.125							
2.000				2.000							
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				
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	96.910	96.910	96.660	4.125	94.760	94.760	94.760				
4.000	96.917	96.917	96.667	4.000	94.767	94.767	94.767				
3.875	96.759	96.759	96.509	3.875	94.609	94.609	94.609				
3.750	96.879	96.879	96.629	3.750	94.729	94.729	94.729				
3.625	97.476	97.476	97.226	3.625	95.326	95.326	95.326				
3.500	97.566	97.566	97.316	3.500	95.416	95.416	95.416				
3.375	97.665	97.665	97.415	3.375	95.515	95.515	95.515				
3.250	97.629	97.629	97.379	3.250	95.479	95.479	95.479				

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	106.002	106.002	106.088	4.250	106.155	106.155	106.071	3.750	105.343	105.343	105.299				
4.000	105.903	105.903	105.989	4.125	106.089	106.089	106.006	3.625	105.425	105.425	105.362				
3.875	105.589	105.589	105.584	4.000	105.839	105.839	105.755	3.500	105.623	105.623	105.493				
3.750	105.220	105.220	105.313	3.875	105.415	105.415	105.331	3.375	105.379	105.379	105.349				
3.625	105.804	105.804	105.661	3.750	106.054	106.054	105.911	3.250	105.092	105.092	104.964				
3.500	105.647	105.647	105.504	3.625	105.373	105.373	105.230	3.125	105.045	105.045	105.033				
3.375	105.123	105.123	104.980	3.500	104.657	104.657	104.514	3.000	104.343	104.343	104.279				
3.250	104.407	104.407	104.264	3.375	104.464	104.464	104.428	2.875	104.674	104.674	104.613				
3.125	104.012	104.012	103.869	3.250	104.089	104.089	104.052	2.750	103.882	103.882	103.818				
3.000	103.684	103.684	103.541	2.875	103.605	103.605	103.568	2.625	103.017	103.017	102.960				
2.990	103.584	103.584	103.441	2.750	103.020	103.020	102.983	2.500	102.612	102.612	102.555				
2.875	103.150	103.150	103.007	2.625	102.896	102.896	102.859	2.375	101.937	101.937	101.881				
2.750	102.499	102.499	102.356	2.500	102.425	102.425	102.388	2.250	101.286	101.286	101.230				
2.625	101.805	101.805	101.662	2.375	101.948	101.948	101.904	1.990	101.186	101.186	101.130				
2.500	101.311	101.311	101.175	2.250	101.178	101.178	101.134	1.875	100.710	100.710	100.655				
2.375	100.365	100.365	100.230												
2.250	99.434	99.434	99.389												

CLARITY HIGHLIGHTS															
PROPERTY TYPE				SFR, PUD, CONDO				MIN FICO				680 (FNMBA 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**

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





2/5/2021  
 Effective Time:  
 8:46:01 AM

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 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	105.658	105.658	105.767	4.125	102.733	102.733	102.841	
4.000	105.554	105.554	105.662	4.000	102.610	102.610	102.719	
3.875	105.144	105.144	105.255	3.875	102.176	102.176	102.287	
3.750	104.862	104.862	104.979	3.750	101.983	101.983	102.099	
3.625	104.852	104.852	104.741	3.625	103.095	103.095	102.821	
3.500	104.647	104.647	104.536	3.500	102.910	102.910	102.799	
3.375	104.169	104.169	104.061	3.375	102.544	102.544	102.435	
3.250	103.568	103.568	103.465	3.250	102.110	102.110	102.007	
3.125	103.105	103.105	102.961	3.125	102.428	102.428	102.290	
3.000	102.556	102.556	102.412	3.000	101.969	101.969	101.825	
2.875	102.063	102.063	101.922	2.875	101.503	101.503	101.362	
2.750	101.428	101.428	101.292	2.750	100.964	100.964	100.829	
2.625	100.694	100.694	100.563	2.625	100.313	100.313	100.183	
2.500	100.003	100.003	99.813	2.500	99.562	99.562	99.437	

**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



2/5/2021  
Effective Time:  
8:46:04 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	104.314	104.314	104.183	4.250	101.454	101.454	101.171				
4.125	104.328	104.328	104.230	4.125	101.630	101.630	101.404				
4.000	104.276	104.276	104.180	4.000	101.520	101.520	101.295				
3.875	103.886	103.886	103.791	3.875	101.144	101.144	100.922				
3.750	103.660	103.660	103.565	3.750	100.973	100.973	100.749				
3.625	104.466	104.466	104.402	3.625	102.520	102.520	102.377				
3.500	104.361	104.361	104.298	3.500	102.398	102.398	102.257				
3.375	103.988	103.988	103.926	3.375	102.077	102.077	101.938				
3.250	103.379	103.379	103.318	3.250	101.594	101.594	101.455				
3.125	103.220	103.220	103.145	3.125	102.522	102.522	102.424				
3.000	102.806	102.806	102.730	3.000	102.116	102.116	102.017				
2.875	102.212	102.212	102.136	2.875	101.490	101.490	101.391				
2.750	101.478	101.478	101.401	2.750	100.794	100.794	100.695				
2.625	100.917	100.917	100.829	2.625	100.367	100.367	100.263				
2.500	100.231	100.231	100.143	2.500	99.729	99.729	99.624				

**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





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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		
<b>The below adds also apply:</b>			
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