



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, February 8, 2021

Rate Sheet # 1

9:02 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.



2/8/2021  
Effective Time:  
9:02:21 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	103.810	103.810	103.809	4.250	103.515	103.515	103.514	4.250	103.932	103.932	103.931	4.250				4.250				4.250				4.250				4.250			
4.125	105.362	105.362	105.361	4.125	103.932	103.932	103.931	4.125	103.932	103.932	103.931	4.125				4.125				4.125				4.125				4.125			
4.000	104.729	104.729	104.728	4.000	103.420	103.420	103.419	4.000	103.420	103.420	103.419	4.000				4.000				4.000				4.000				4.000			
3.875	104.649	104.649	104.648	3.875	103.840	103.840	103.815	3.875	103.840	103.840	103.815	3.875	104.245	104.245	104.220	3.875	104.245	104.245	104.220	3.875	104.245	104.245	104.220	3.875	104.245	104.245	104.220	3.875	104.245	104.245	104.220
3.750	104.250	104.250	104.249	3.750	103.924	103.924	103.898	3.750	103.924	103.924	103.898	3.750	104.329	104.329	104.303	3.750	104.329	104.329	104.303	3.750	104.329	104.329	104.303	3.750	104.329	104.329	104.303	3.750	104.329	104.329	104.303
3.625	104.253	104.253	104.129	3.625	103.575	103.575	103.454	3.625	103.575	103.575	103.454	3.625	103.893	103.893	103.859	3.625	103.893	103.893	103.859	3.625	103.893	103.893	103.859	3.625	103.893	103.893	103.859	3.625	103.893	103.893	103.859
3.500	103.898	103.898	103.773	3.500	103.510	103.510	103.386	3.500	103.510	103.510	103.386	3.500	103.449	103.449	103.415	3.500	103.449	103.449	103.415	3.500	103.449	103.449	103.415	3.500	103.449	103.449	103.415	3.500	103.449	103.449	103.415
3.375	103.663	103.663	103.539	3.375	103.286	103.286	103.161	3.375	103.286	103.286	103.161	3.375	102.883	102.883	102.850	3.375	102.883	102.883	102.850	3.375	102.883	102.883	102.850	3.375	102.883	102.883	102.850	3.375	102.883	102.883	102.850
3.250	103.712	103.712	103.678	3.250	103.655	103.655	103.531	3.250	103.655	103.655	103.531	3.250	103.967	103.967	103.933	3.250	103.967	103.967	103.933	3.250	103.967	103.967	103.933	3.250	103.967	103.967	103.933	3.250	103.967	103.967	103.933
3.125	103.753	103.753	103.659	3.125	103.593	103.593	103.493	3.125	103.593	103.593	103.493	3.125	103.998	103.998	103.898	3.125	103.998	103.998	103.898	3.125	103.998	103.998	103.898	3.125	103.998	103.998	103.898	3.125	103.998	103.998	103.898
3.000	103.475	103.475	103.379	3.000	103.133	103.133	103.028	3.000	103.133	103.133	103.028	3.000	103.488	103.488	103.388	3.000	103.488	103.488	103.388	3.000	103.488	103.488	103.388	3.000	103.488	103.488	103.388	3.000	103.488	103.488	103.388
2.875	103.005	103.005	102.904	2.875	102.855	102.855	102.754	2.875	102.855	102.855	102.754	2.875	103.260	103.260	103.159	2.875	103.260	103.260	103.159	2.875	103.260	103.260	103.159	2.875	103.260	103.260	103.159	2.875	103.260	103.260	103.159
2.750	102.900	102.900	102.800	2.750	102.750	102.750	102.650	2.750	102.750	102.750	102.650	2.750	103.155	103.155	103.055	2.750	103.155	103.155	103.055	2.750	103.155	103.155	103.055	2.750	103.155	103.155	103.055	2.750	103.155	103.155	103.055
2.625	102.563	102.563	102.443	2.625	102.378	102.378	102.292	2.625	102.378	102.378	102.292	2.625	102.758	102.758	102.658	2.625	102.758	102.758	102.658	2.625	102.758	102.758	102.658	2.625	102.758	102.758	102.658	2.625	102.758	102.758	102.658
2.500	102.340	102.340	102.240	2.500	102.190	102.190	102.090	2.500	102.190	102.190	102.090	2.500	102.595	102.595	102.495	2.500	102.595	102.595	102.495	2.500	102.595	102.595	102.495	2.500	102.595	102.595	102.495	2.500	102.595	102.595	102.495
2.375	101.820	101.820	101.720	2.375	101.670	101.670	101.570	2.375	101.670	101.670	101.570	2.375	102.075	102.075	101.975	2.375	102.075	102.075	101.975	2.375	102.075	102.075	101.975	2.375	102.075	102.075	101.975	2.375	102.075	102.075	101.975
2.250	101.149	101.149	101.049	2.250	101.057	101.057	100.972	2.250	101.057	101.057	100.972	2.250	101.404	101.404	101.304	2.250	101.404	101.404	101.304	2.250	101.404	101.404	101.304	2.250	101.404	101.404	101.304	2.250	101.404	101.404	101.304
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				4.375				4.375				4.375				4.375			
4.250	98.993	98.993	98.993	4.250				4.250				4.250				4.250				4.250				4.250				4.250			
4.125	103.679	103.679	103.678	4.125				4.125				4.125				4.125				4.125				4.125				4.125			
4.000	103.951	103.951	104.093	4.000	103.551	103.551	103.693	4.000	103.551	103.551	103.693	4.000	97.439	97.439	97.305	4.000	97.439	97.439	97.305	4.000	97.439	97.439	97.305	4.000	97.439	97.439	97.305	4.000	97.439	97.439	97.305
3.875	103.865	103.865	104.007	3.875	103.465	103.465	103.607	3.875	103.465	103.465	103.607	3.875	96.982	96.982	96.848	3.875	96.982	96.982	96.848	3.875	96.982	96.982	96.848	3.875	96.982	96.982	96.848	3.875	96.982	96.982	96.848
3.750	103.784	103.784	103.926	3.750	103.384	103.384	103.526	3.750	103.384	103.384	103.526	3.750	96.543	96.543	96.409	3.750	96.543	96.543	96.409	3.750	96.543	96.543	96.409	3.750	96.543	96.543	96.409	3.750	96.543	96.543	96.409
3.625	103.703	103.703	103.788	3.625	103.310	103.310	103.396	3.625	103.310	103.310	103.396	3.625	97.882	97.882	97.748	3.625	97.882	97.882	97.748	3.625	97.882	97.882	97.748	3.625	97.882	97.882	97.748	3.625	97.882	97.882	97.748
3.500	103.734	103.734	103.819	3.500	103.408	103.408	103.494	3.500	103.408	103.408	103.494	3.500	96.520	96.520	96.386	3.500	96.520	96.520	96.386	3.500	96.520	96.520	96.386	3.500	96.520	96.520	96.386	3.500	96.520	96.520	96.386
3.375	103.396	103.396	103.482	3.375	103.165	103.165	103.251	3.375	103.165	103.165	103.251	3.375	95.911	95.911	95.777	3.375	95.911	95.911	95.777	3.375	95.911	95.911	95.777	3.375	95.911	95.911	95.777	3.375	95.911	95.911	95.777
3.250	103.030	103.030	103.088	3.250	102.857	102.857	102.942	3.250	102.857	102.857	102.942	3.250				3.250				3.250				3.250				3.250			
3.125	103.929	103.929	103.941	3.125	103.403	103.403	103.414	3.125	103.403	103.403	103.414	3.125				3.125				3.125				3.125				3.125			
3.000	103.491	103.491	103.503	3.000	103.070	103.070	103.081	3.000	103.070	103.070	103.081	3.000				3.000				3.000				3.000				3.000			
2.875	103.004	103.004	103.016	2.875	102.717	102.717	102.728	2.875	102.717	102.717	102.728	2.875				2.875				2.875				2.875				2.875			
2.750	103.076	103.076	103.087	2.750	102.772	102.772	102.784	2.750	102.772	102.772	102.784	2.750				2.750				2.750				2.750				2.750			
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	96.584	96.584	96.467	3.125	95.177	95.177		3.125	94.777	94.777		3.125	94.777	94.777		3.125	94.777	94.777		3.125	94.777	94.777		3.125	94.777	94.777		3.125	94.777	94.777	
3.750	96.491	96.491	96.374	3.000	94.356	94.356		3.000	93.956	93.956		3.000	93.956	93.956		3.000	93.956	93.956		3.000	93.956	93.956		3.000	93.956	93.956		3.000	93.956	93.956	
3.625	98.714	98.714	98.580	2.875	93.548	93.548		2.875	93.273	93.273		2.875	93.273	93.273		2.875	93.273	93.273		2.875	93.273	93.273		2.875	93.273	93.273		2.875	93.273	93.273	
3.500	97.039	97.039	96.905	2.750	93.100	93.100		2.750	92.825	92.825		2.750	92.825	92.825		2.750	92.825	92.825		2.750	92.825	92.825		2.750	92.825	92.825		2.750	92.825	92.825	
3.375	96.582	96.582	96.448	2																											



2/8/2021  
 Effective Time:  
 9:02:27 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	<b>FHA Advantage 30 Yr Fixed Price Adjustments</b>
3.250	102.250	<b>FICO</b>
2.750	100.375	<b>Adjustment</b>
		FICO 660-679 -0.250
		FICO 640-659 -1.000
		<b>DTI</b>
		<b>Adjustment</b>
		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.**



2/8/2021  
Effective Time:  
9:02:32 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	103.714	103.620	103.527	4.250	103.464	103.370	103.277	4.250	103.464	103.370	103.277	4.250	103.464	103.370	103.277	4.250	103.464	103.370	103.277	4.250	103.464	103.370	103.277
4.125	103.677	103.583	103.489	4.125	103.427	103.333	103.239	4.125	103.427	103.333	103.239	4.125	103.427	103.333	103.239	4.125	103.427	103.333	103.239	4.125	103.427	103.333	103.239
4.000	103.481	103.388	103.294	4.000	103.231	103.138	103.044	4.000	103.231	103.138	103.044	4.000	103.231	103.138	103.044	4.000	103.231	103.138	103.044	4.000	103.231	103.138	103.044
3.875	103.275	103.181	103.087	3.875	103.025	102.931	102.837	3.875	103.025	102.931	102.837	3.875	103.025	102.931	102.837	3.875	103.025	102.931	102.837	3.875	103.025	102.931	102.837
3.750	103.064	102.970	102.877	3.750	102.814	102.720	102.627	3.750	102.814	102.720	102.627	3.750	102.814	102.720	102.627	3.750	102.814	102.720	102.627	3.750	102.814	102.720	102.627
3.625	102.454	102.360	102.266	3.625	102.204	102.110	102.016	3.625	102.204	102.110	102.016	3.625	102.204	102.110	102.016	3.625	102.204	102.110	102.016	3.625	102.204	102.110	102.016
3.500	102.257	102.164	102.070	3.500	102.007	101.914	101.820	3.500	102.007	101.914	101.820	3.500	102.007	101.914	101.820	3.500	102.007	101.914	101.820	3.500	102.007	101.914	101.820
3.375	102.033	101.939	101.846	3.375	101.783	101.689	101.596	3.375	101.783	101.689	101.596	3.375	101.783	101.689	101.596	3.375	101.783	101.689	101.596	3.375	101.783	101.689	101.596
3.250	101.793	101.699	101.605	3.250	101.543	101.449	101.355	3.250	101.543	101.449	101.355	3.250	101.543	101.449	101.355	3.250	101.543	101.449	101.355	3.250	101.543	101.449	101.355
3.125	103.568	103.474	103.380	3.125	103.318	103.224	103.130	3.125	103.318	103.224	103.130	3.125	103.318	103.224	103.130	3.125	103.318	103.224	103.130	3.125	103.318	103.224	103.130
3.000	103.245	103.151	103.057	3.000	102.995	102.901	102.807	3.000	102.995	102.901	102.807	3.000	102.995	102.901	102.807	3.000	102.995	102.901	102.807	3.000	102.995	102.901	102.807
2.875	102.895	102.802	102.708	2.875	102.645	102.552	102.458	2.875	102.645	102.552	102.458	2.875	102.645	102.552	102.458	2.875	102.645	102.552	102.458	2.875	102.645	102.552	102.458
2.750	102.531	102.437	102.344	2.750	102.281	102.187	102.094	2.750	102.281	102.187	102.094	2.750	102.281	102.187	102.094	2.750	102.281	102.187	102.094	2.750	102.281	102.187	102.094
2.625	102.546	102.452	102.359	2.625	102.296	102.202	102.109	2.625	102.296	102.202	102.109	2.625	102.296	102.202	102.109	2.625	102.296	102.202	102.109	2.625	102.296	102.202	102.109
2.500	102.158	102.064	101.970	2.500	101.908	101.814	101.720	2.500	101.908	101.814	101.720	2.500	101.908	101.814	101.720	2.500	101.908	101.814	101.720	2.500	101.908	101.814	101.720
2.375	101.738	101.644	101.551	2.375	101.488	101.394	101.301	2.375	101.488	101.394	101.301	2.375	101.488	101.394	101.301	2.375	101.488	101.394	101.301	2.375	101.488	101.394	101.301
2.250	101.306	101.213	101.119	2.250	101.056	100.963	100.869	2.250	101.056	100.963	100.869	2.250	101.056	100.963	100.869	2.250	101.056	100.963	100.869	2.250	101.056	100.963	100.869
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	103.476	103.383	103.289	3.500	103.226	103.133	103.039	3.500	103.226	103.133	103.039	3.500	103.226	103.133	103.039	3.500	103.226	103.133	103.039	3.500	103.226	103.133	103.039
3.375	103.165	103.072	102.978	3.375	102.915	102.822	102.728	3.375	102.915	102.822	102.728	3.375	102.915	102.822	102.728	3.375	102.915	102.822	102.728	3.375	102.915	102.822	102.728
3.250	102.842	102.749	102.655	3.250	102.592	102.499	102.405	3.250	102.592	102.499	102.405	3.250	102.592	102.499	102.405	3.250	102.592	102.499	102.405	3.250	102.592	102.499	102.405
3.125	103.306	103.213	103.119	3.125	103.056	102.963	102.869	3.125	103.056	102.963	102.869	3.125	103.056	102.963	102.869	3.125	103.056	102.963	102.869	3.125	103.056	102.963	102.869
3.000	103.008	102.914	102.820	3.000	102.758	102.664	102.570	3.000	102.758	102.664	102.570	3.000	102.758	102.664	102.570	3.000	102.758	102.664	102.570	3.000	102.758	102.664	102.570
2.875	102.665	102.571	102.477	2.875	102.415	102.321	102.227	2.875	102.415	102.321	102.227	2.875	102.415	102.321	102.227	2.875	102.415	102.321	102.227	2.875	102.415	102.321	102.227
2.750	102.307	102.213	102.120	2.750	102.057	101.963	101.870	2.750	102.057	101.963	101.870	2.750	102.057	101.963	101.870	2.750	102.057	101.963	101.870	2.750	102.057	101.963	101.870
2.625	102.944	102.851	102.757	2.625	102.694	102.601	102.507	2.625	102.694	102.601	102.507	2.625	102.694	102.601	102.507	2.625	102.694	102.601	102.507	2.625	102.694	102.601	102.507
2.500	102.584	102.490	102.396	2.500	102.334	102.240	102.146	2.500	102.334	102.240	102.146	2.500	102.334	102.240	102.146	2.500	102.334	102.240	102.146	2.500	102.334	102.240	102.146
2.375	102.209	102.115	102.021	2.375	101.959	101.865	101.771	2.375	101.959	101.865	101.771	2.375	101.959	101.865	101.771	2.375	101.959	101.865	101.771	2.375	101.959	101.865	101.771
2.250	101.832	101.739	101.645	2.250	101.582	101.489	101.395	2.250	101.582	101.489	101.395	2.250	101.582	101.489	101.395	2.250	101.582	101.489	101.395	2.250	101.582	101.489	101.395
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	96.901	96.901	96.651	4.125	94.751	94.751	94.751	4.125	94.751	94.751	94.751	4.125	94.751	94.751	94.751	4.125	94.751	94.751	94.751	4.125	94.751	94.751	94.751
4.000	96.908	96.908	96.658	4.000	94.758	94.758	94.758	4.000	94.758	94.758	94.758	4.000	94.758	94.758	94.758	4.000	94.758	94.758	94.758	4.000	94.758	94.758	94.758
3.875	96.749	96.749	96.499	3.875	94.599	94.599	94.599	3.875	94.599	94.599	94.599	3.875	94.599	94.599	94.599	3.875	94.599	94.599	94.599	3.875	94.599	94.599	94.599
3.750	96.870	96.870	96.620	3.750	94.720	94.720	94.720	3.750	94.720	94.720	94.720	3.750	94.720	94.720	94.720	3.750	94.720	94.720	94.720	3.750	94.720	94.720	94.720
3.625	97.435	97.435	97.185	3.625	95.285	95.285	95.285	3.625	95.285	95.285	95.285	3.625	95.285	95.285	95.285	3.625	95.285	95.285	95.285	3.625	95.285	95.285	95.285
3.500	97.525	97.525	97.275	3.500	95.375	95.375	95.375	3.500	95.375	95.375	95.375	3.500	95.375	95.375	95.375	3.500	95.375	95.375	95.375	3.500	95.375	95.375	95.375
3.375	97.624	97.624	97.374	3.375	95.474	95.474	95.474	3.375	95.474	95.474	95.474	3.375	95.474	95.474	95.474	3.375	95.474	95.474	95.474	3.375	95.474	95.474	95.474
3.250	97.588	97.588	97.338	3.250	95.438	95.438	95.438	3.250	95.438	95.438	95.438	3.250	95.438	95.438	95.438	3.250	95.438	95.438	95.438	3.250	95.438	95.438	95.438

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



2/8/2021  
Effective Time:  
9:02:37 AM

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

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	Rate	15 Day	30 Day	45 Day
4.125	105.972	105.972	106.062	4.250	106.181	106.181	106.081	3.750	105.412	105.412	105.385	3.625	105.602	105.602	105.586
4.000	105.869	105.869	105.959	4.125	106.111	106.111	106.011	3.500	105.656	105.656	105.632	3.375	105.411	105.411	105.387
3.875	105.611	105.611	105.557	4.000	105.861	105.861	105.761	3.250	105.121	105.121	105.098	3.125	105.089	105.089	105.057
3.750	105.189	105.189	105.286	3.750	105.434	105.434	105.334	3.000	105.135	105.135	105.070	2.875	104.729	104.729	104.664
3.625	105.764	105.764	105.616	3.625	106.014	106.014	105.866	2.750	104.399	104.399	104.332	2.625	103.939	103.939	103.870
3.500	105.605	105.605	105.458	3.500	105.855	105.855	105.708	2.500	103.450	103.450	103.391	2.375	103.072	103.072	103.013
3.375	105.080	105.080	104.933	3.375	105.330	105.330	105.183	2.250	102.659	102.659	102.600	2.125	101.982	101.982	101.921
3.250	104.363	104.363	104.216	3.250	104.613	104.613	104.466	2.000	101.360	101.360	101.300	1.875	100.769	100.769	100.709
3.125	103.955	103.955	103.817	3.125	104.382	104.382	104.344	1.750	100.275	100.275	100.135	1.625	99.386	99.386	99.338
3.000	103.629	103.629	103.482	3.000	104.002	104.002	103.964	1.500	101.110	101.110	101.062	1.375	101.110	101.110	101.062
2.990	103.529	103.529	103.382	2.875	103.519	103.519	103.480	1.250	100.769	100.769	100.709	1.125	100.769	100.769	100.709
2.875	103.092	103.092	102.944	2.750	102.959	102.959	102.919	1.000	100.420	100.420	100.360	0.875	100.070	100.070	100.010
2.750	102.440	102.440	102.292	2.625	102.829	102.829	102.784	0.750	100.170	100.170	100.110	0.625	99.920	99.920	99.860
2.625	101.744	101.744	101.661	2.500	102.360	102.360	102.315	0.500	100.000	100.000	100.000	0.375	99.830	99.830	99.780
2.500	101.220	101.220	101.080	2.375	101.882	101.882	101.835	0.250	99.650	99.650	99.600	0.125	99.500	99.500	99.450
2.375	100.275	100.275	100.135	2.250	101.110	101.110	101.062	0.125	99.350	99.350	99.300	0.000	99.150	99.150	99.100
2.250	99.386	99.386	99.338	2.125	100.633	100.633	100.586	0.000	99.000	99.000	99.000	0.000	98.850	98.850	98.800

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
3.875	104.719	104.719	104.680	4.250	104.220	104.220	104.095	3.875	104.112	104.112	103.987
3.750	105.408	105.408	105.362	4.125	104.848	104.848	104.723	3.750	103.920	103.920	103.795
3.625	105.180	105.180	105.150	4.000	104.673	104.673	104.548	3.625	104.322	104.322	104.197
3.500	105.123	105.123	105.051	3.875	104.383	104.383	104.258	3.500	104.213	104.213	104.088
3.375	105.002	105.002	104.923	3.750	103.984	103.984	103.859	3.375	104.029	104.029	103.904
3.250	104.628	104.628	104.569	3.625	105.006	105.006	104.881	3.250	103.758	103.758	103.633
3.125	104.971	104.971	104.939	3.500	104.800	104.800	104.675	3.125	104.143	104.143	104.018
3.000	105.006	105.006	104.940	3.375	104.415	104.415	104.290	3.000	104.014	104.014	103.889
2.875	104.636	104.636	104.571	3.250	103.888	103.888	103.763	2.875	103.893	103.893	103.768
2.750	104.277	104.277	104.210	3.125	103.775	103.775	103.650	2.750	103.666	103.666	103.541
2.625	103.781	103.781	103.713	3.000	103.470	103.470	103.345	2.625	103.256	103.256	103.131
2.500	103.360	103.360	103.301	2.875	102.962	102.962	102.837	2.500	102.820	102.820	102.695
2.375	102.951	102.951	102.892	2.750	102.342	102.342	102.217	2.375	102.404	102.404	102.279
2.250	102.516	102.516	102.456	2.625	101.822	101.822	101.697	2.250	102.029	102.029	101.904
2.125	101.823	101.823	101.752	2.500	101.155	101.155	101.030	2.125	101.654	101.654	101.529
2.000	101.241	101.241	101.181	2.375	100.366	100.366	100.241	2.000	101.279	101.279	101.154
1.875	100.718	100.718	100.658	2.250	99.605	99.605	99.480	1.875	100.904	100.904	100.779

### 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



2/8/2021  
Effective Time:  
9:02:42 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	105.542	105.542	105.542	105.632	4.250	105.751	105.751	105.651		3.750	104.982	104.982	104.955		
4.000	105.439	105.439	105.529		4.125	105.681	105.581	105.581		3.625	105.172	105.172	105.156		
3.875	105.181	105.181	105.127		4.000	105.681	105.581	105.581		3.500	105.226	105.226	105.202		
3.750	104.759	104.759	104.856		3.875	105.431	105.431	105.331		3.375	104.981	104.981	104.957		
3.625	105.334	105.334	105.186		3.750	105.004	105.004	104.904		3.250	104.691	104.691	104.668		
3.500	105.175	105.175	105.028		3.625	105.584	105.584	105.436		3.125	104.659	104.659	104.627		
3.375	104.650	104.650	104.503		3.500	105.425	105.425	105.278		3.000	104.705	104.705	104.640		
3.250	103.933	103.933	103.786		3.375	104.900	104.900	104.753		2.875	104.299	104.299	104.234		
3.125	103.525	103.525	103.387		3.250	104.183	104.183	104.036		2.750	103.969	103.969	103.902		
3.000	103.199	103.199	103.052		3.125	103.952	103.952	103.914		2.625	103.509	103.509	103.440		
2.990	103.099	103.099	102.952		3.000	103.572	103.572	103.534		2.500	103.020	103.020	102.961		
2.875	102.662	102.662	102.514		2.875	103.089	103.089	103.050		2.375	102.642	102.642	102.583		
2.750	102.010	102.010	101.862		2.750	102.529	102.529	102.489		2.250	102.229	102.229	102.170		
2.625	101.314	101.314	101.231		2.625	102.399	102.399	102.354		2.125	101.552	101.552	101.491		
2.500	100.790	100.790	100.650		2.500	101.930	101.930	101.885		2.000	100.930	100.930	100.870		
2.375	99.845	99.845	99.705		2.375	101.452	101.452	101.405		1.990	100.830	100.830	100.770		
2.250	98.956	98.956	98.908		2.250	100.680	100.680	100.632		1.875	100.339	100.339	100.279		

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	104.289	104.289	104.250		4.250	103.790	103.790	103.665		3.875	103.682	103.682	103.557	
3.750	104.978	104.978	104.922		4.125	104.418	104.418	104.293		3.750	103.490	103.490	103.365	
3.625	104.750	104.750	104.720		4.000	104.243	104.243	104.118		3.625	103.892	103.892	103.767	
3.500	104.693	104.693	104.621		3.875	103.953	103.953	103.828		3.500	103.783	103.783	103.658	
3.375	104.572	104.572	104.493		3.750	103.554	103.554	103.429		3.375	103.599	103.599	103.474	
3.250	104.198	104.198	104.139		3.625	104.576	104.576	104.451		3.250	103.328	103.328	103.203	
3.125	104.541	104.541	104.509		3.500	104.370	104.370	104.245		3.125	103.713	103.713	103.588	
3.000	104.576	104.576	104.510		3.375	103.985	103.985	103.860		3.000	103.584	103.584	103.459	
2.875	104.206	104.206	104.141		3.250	103.458	103.458	103.333		2.875	103.463	103.463	103.338	
2.750	103.847	103.847	103.780		3.125	103.345	103.345	103.220		2.750	103.236	103.236	103.111	
2.625	103.351	103.351	103.283		3.000	103.040	103.040	102.915		2.625	102.826	102.826	102.701	
2.500	102.930	102.930	102.871		2.875	102.532	102.532	102.407		2.500	102.390	102.390	102.265	
2.375	102.521	102.521	102.462		2.750	101.912	101.912	101.787		2.375	101.974	101.974	101.849	
2.250	102.086	102.086	102.026		2.625	101.392	101.392	101.267		2.250	101.599	101.599	101.474	
2.125	101.393	101.393	101.322		2.500	100.725	100.725	100.600						
2.000	100.811	100.811	100.751		2.375	99.936	99.936	99.811						
1.875	100.288	100.288	100.228		2.250	99.175	99.175	99.050						

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	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI	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	
The below adds also apply:	-0.375
LTV	<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							
		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	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
Adjustments		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Cash-out Refinance		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property		-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property		-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under		0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0					



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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	105.629	105.629	105.745	4.125	102.717	102.717	102.834	
4.000	105.519	105.519	105.635	4.000	102.593	102.593	102.710	
3.875	105.113	105.113	105.232	3.875	102.158	102.158	102.277	
3.750	104.831	104.831	104.955	3.750	101.965	101.965	102.090	
3.625	104.893	104.893	104.790	3.625	103.139	103.139	103.037	
3.500	104.685	104.685	104.582	3.500	102.948	102.948	102.845	
3.375	104.205	104.205	104.104	3.375	102.580	102.580	102.479	
3.250	103.603	103.603	103.508	3.250	102.146	102.146	102.051	
3.125	103.182	103.182	103.046	3.125	102.502	102.502	102.372	
3.000	102.629	102.629	102.494	3.000	102.042	102.042	101.906	
2.875	102.131	102.131	101.998	2.875	101.573	101.573	101.440	
2.750	101.495	101.495	101.368	2.750	101.033	101.033	100.905	
2.625	100.759	100.759	100.637	2.625	100.380	100.380	100.258	
2.500	100.069	100.069	99.927	2.500	99.628	99.628	99.511	

**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	104.290	104.290	104.159	4.250	101.279	101.279	101.148				
4.125	104.295	104.295	104.171	4.125	101.471	101.471	101.347				
4.000	104.243	104.243	104.120	4.000	101.362	101.362	101.239				
3.875	103.857	103.857	103.734	3.875	100.991	100.991	100.868				
3.750	103.635	103.635	103.511	3.750	100.822	100.822	100.698				
3.625	104.555	104.555	104.482	3.625	102.527	102.527	102.454				
3.500	104.456	104.456	104.383	3.500	102.411	102.411	102.338				
3.375	104.083	104.083	104.011	3.375	102.093	102.093	102.020				
3.250	103.477	103.477	103.404	3.250	101.611	101.611	101.538				
3.125	103.308	103.308	103.221	3.125	102.597	102.597	102.510				
3.000	102.892	102.892	102.805	3.000	102.189	102.189	102.102				
2.875	102.301	102.301	102.213	2.875	101.566	101.566	101.478				
2.750	101.568	101.568	101.479	2.750	100.871	100.871	100.782				
2.625	101.035	101.035	100.919	2.625	100.481	100.481	100.365				
2.500	100.354	100.354	100.235	2.500	99.846	99.846	99.727				

**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