



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, February 9, 2021

Rate Sheet # 1

8:50 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

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APPRAISAL ORDER PROCEDURES

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

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
Advantage DPA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
Clarity Conventional Fixed	Page 5
Conventional Fixed	Page 6
Home Ready	Page 7
Home Possible	Page 8
Conventional ARM	Page 9

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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Effective Time:
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Government table with columns for GFFX30, GFFX25, FHA 30 Yr Fixed, GVFX30, GVFX25, VA 30 Yr Fixed, GUF30, and USDA 30 Yr Fixed. Includes Rate, 15 Day, 30 Day, and 45 Day sub-columns.

Table with columns for GFFX15, FHA 15 Yr Fixed, GVFX15, VA 15 Yr Fixed, GFAL05, and FHA 5/1 ARM. Includes Rate, 15 Day, 30 Day, and 45 Day sub-columns.

Table with columns for GVAL05, VA 5/1 ARM, GFAL03, FHA 3/1 ARM, GVAL03, and VA 3/1 ARM. Includes Rate, 15 Day, 30 Day, and 45 Day sub-columns.

Table with columns for GFFX30HB, FHA 30 Yr Fixed HB, GVFX30HB, and VA 30 Yr Fixed HB. Includes Rate, 15 Day, 30 Day, and 45 Day sub-columns.

Streamline/IRRRL Product Codes table with columns for product type (e.g., GFFX30SL, FHA 30 Year Fixed Streamline) and corresponding code (e.g., GVFX30IR, VA 30 Year IRRRL).

Government Adjustments table with columns for Government Adjusters (DTI, FHA Streamline, AUS Refer, etc.), VA IRRRL Adjustments, FICO Adjusters (≥740, 700-739, etc.), and FHA, VA, USDA adjusters.

LENDER FEE BUYOUT table with columns for GOVERNMENT LENDER FEE BUYOUT and STREAMLINE LENDER FEE BUYOUT, including rate ranges and corresponding adjustment values.



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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
3.250	102.250	FICO
2.750	100.375	Adjustment
		FICO 660-679 -0.250
		FICO 640-659 -1.000
		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	103.620	103.527	103.433	4.250	103.370	103.277	103.183				
4.125	103.525	103.431	103.338	4.125	103.275	103.181	103.088				
4.000	103.330	103.236	103.142	4.000	103.080	102.986	102.892				
3.875	103.123	103.029	102.935	3.875	102.873	102.779	102.685				
3.750	102.912	102.819	102.725	3.750	102.662	102.569	102.475				
3.625	102.505	102.411	102.318	3.625	102.255	102.161	102.068				
3.500	102.309	102.215	102.121	3.500	102.059	101.965	101.871				
3.375	102.085	101.991	101.897	3.375	101.835	101.741	101.647				
3.250	101.844	101.750	101.657	3.250	101.594	101.500	101.407				
3.125	103.725	103.631	103.538	3.125	103.475	103.381	103.288				
3.000	103.402	103.308	103.214	3.000	103.152	103.058	102.964				
2.875	103.053	102.959	102.865	2.875	102.803	102.709	102.615				
2.750	102.688	102.595	102.501	2.750	102.438	102.345	102.251				
2.625	102.625	102.532	102.438	2.625	102.375	102.282	102.188				
2.500	102.237	102.143	102.049	2.500	101.987	101.893	101.799				
2.375	101.817	101.724	101.630	2.375	101.567	101.474	101.380				
2.250	101.386	101.292	101.198	2.250	101.136	101.042	100.948				
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	103.515	103.421	103.327	3.500	103.265	103.171	103.077				
3.375	103.204	103.110	103.016	3.375	102.954	102.860	102.766				
3.250	102.881	102.787	102.693	3.250	102.631	102.537	102.443				
3.125	103.571	103.477	103.383	3.125	103.321	103.227	103.133				
3.000	103.272	103.178	103.085	3.000	103.022	102.928	102.835				
2.875	102.929	102.835	102.742	2.875	102.679	102.585	102.492				
2.750	102.572	102.478	102.384	2.750	102.322	102.228	102.134				
2.625	103.004	102.910	102.817	2.625	102.754	102.660	102.567				
2.500	102.644	102.550	102.456	2.500	102.394	102.300	102.206				
2.375	102.269	102.175	102.081	2.375	102.019	101.925	101.831				
2.250	101.892	101.798	101.705	2.250	101.642	101.548	101.455				
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	96.647	96.647	96.397	4.125	94.497	94.497	94.497				
4.000	96.655	96.655	96.405	4.000	94.505	94.505	94.505				
3.875	96.496	96.496	96.246	3.875	94.346	94.346	94.346				
3.750	96.617	96.617	96.367	3.750	94.467	94.467	94.467				
3.625	97.557	97.557	97.307	3.625	95.407	95.407	95.407				
3.500	97.647	97.647	97.397	3.500	95.497	95.497	95.497				
3.375	97.746	97.746	97.496	3.375	95.596	95.596	95.596				
3.250	97.710	97.710	97.460	3.250	95.560	95.560	95.560				

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	106.138	106.138	106.077	4.250	106.388	106.388	106.322	3.750	105.499	105.499	105.471				
4.000	106.068	106.068	106.002	4.125	106.318	106.318	106.252	3.625	105.622	105.622	105.588				
3.875	105.816	105.816	105.750	4.000	106.248	106.248	106.182	3.500	105.548	105.548	105.424				
3.750	105.391	105.391	105.325	3.875	106.066	106.066	106.000	3.375	105.309	105.309	105.185				
3.625	105.916	105.916	105.768	3.750	105.641	105.641	105.575	3.250	105.024	105.024	104.902				
3.500	105.757	105.757	105.610	3.625	106.166	106.166	106.018	3.125	105.157	105.157	105.125				
3.375	105.232	105.232	105.085	3.500	106.007	106.007	105.860	3.000	105.208	105.208	105.143				
3.250	104.515	104.515	104.368	3.375	105.482	105.482	105.335	2.875	104.810	104.810	104.744				
3.125	104.158	104.158	104.011	3.250	104.765	104.765	104.618	2.750	104.472	104.472	104.404				
3.000	103.828	103.828	103.681	3.125	104.492	104.492	104.454	2.625	104.012	104.012	103.942				
2.990	103.728	103.728	103.581	3.000	104.114	104.114	104.074	2.500	103.491	103.491	103.432				
2.875	103.293	103.293	103.145	2.875	103.622	103.622	103.581	2.375	103.115	103.115	103.054				
2.750	102.639	102.639	102.492	2.750	103.048	103.048	103.007	2.250	102.703	102.703	102.640				
2.625	101.942	101.942	101.812	2.625	102.929	102.929	102.875	2.125	102.022	102.022	101.959				
2.500	101.426	101.426	101.277	2.500	102.449	102.449	102.393	2.000	101.404	101.404	101.344				
2.375	100.480	100.480	100.331	2.375	101.964	101.964	101.907	1.990	101.304	101.304	101.244				
2.250	99.540	99.540	99.487	2.250	101.236	101.236	101.184	1.875	100.807	100.807	100.746				

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	104.763	104.763	104.723	4.250	104.188	104.188	104.063	3.875	104.097	104.097	103.972
3.750	105.360	105.360	105.279	4.125	105.041	105.041	104.916	3.750	103.905	103.905	103.780
3.625	105.177	105.177	105.127	4.000	104.825	104.825	104.700	3.625	104.313	104.313	104.188
3.500	105.136	105.136	105.094	3.875	104.513	104.513	104.388	3.500	104.267	104.267	104.142
3.375	105.018	105.018	104.914	3.750	104.100	104.100	103.975	3.375	104.083	104.083	103.958
3.250	104.648	104.648	104.608	3.625	105.083	105.083	104.958	3.250	103.811	103.811	103.686
3.125	105.039	105.039	105.007	3.500	104.874	104.874	104.749	3.125	104.194	104.194	104.069
3.000	105.079	105.079	105.014	3.375	104.484	104.484	104.359	3.000	104.014	104.014	103.889
2.875	104.755	104.755	104.689	3.250	103.953	103.953	103.828	2.875	103.893	103.893	103.768
2.750	104.387	104.387	104.319	3.125	103.848	103.848	103.723	2.750	103.741	103.741	103.616
2.625	103.893	103.893	103.823	3.000	103.535	103.535	103.410	2.625	103.330	103.330	103.205
2.500	103.412	103.412	103.353	2.875	103.030	103.030	102.905	2.500	102.859	102.859	102.734
2.375	103.006	103.006	102.945	2.750	102.408	102.408	102.283	2.375	102.442	102.442	102.317
2.250	102.571	102.571	102.508	2.625	101.924	101.924	101.799	2.250	102.052	102.052	101.927
2.125	101.853	101.853	101.788	2.500	101.254	101.254	101.129				
2.000	101.277	101.277	101.217	2.375	100.506	100.506	100.381				
1.875	100.758	100.758	100.697	2.250	99.737	99.737	99.612				

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

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	105.624	105.624	105.744	4.125	102.723	102.723	102.843	
4.000	105.524	105.524	105.644	4.000	102.602	102.602	102.722	
3.875	105.115	105.115	105.238	3.875	102.168	102.168	102.292	
3.750	104.833	104.833	104.961	3.750	101.974	101.974	102.103	
3.625	104.889	104.889	104.791	3.625	103.137	103.137	103.038	
3.500	104.686	104.686	104.587	3.500	102.951	102.951	102.852	
3.375	104.208	104.208	104.112	3.375	102.585	102.585	102.489	
3.250	103.606	103.606	103.515	3.250	102.151	102.151	102.060	
3.125	103.214	103.214	103.083	3.125	102.528	102.528	102.401	
3.000	102.666	102.666	102.535	3.000	102.075	102.075	101.944	
2.875	102.173	102.173	102.045	2.875	101.610	101.610	101.481	
2.750	101.537	101.537	101.414	2.750	101.072	101.072	100.948	
2.625	100.809	100.809	100.683	2.625	100.421	100.421	100.302	
2.500	100.194	100.194	100.030	2.500	99.690	99.690	99.557	

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	104.180	104.180	104.061	4.250	101.480	101.480	101.361				
4.125	104.488	104.488	104.318	4.125	102.096	102.096	101.926				
4.000	104.371	104.371	104.205	4.000	101.914	101.914	101.748				
3.875	103.942	103.942	103.780	3.875	101.500	101.500	101.338				
3.750	103.694	103.694	103.531	3.750	101.305	101.305	101.143				
3.625	104.575	104.575	104.489	3.625	102.537	102.537	102.451				
3.500	104.472	104.472	104.388	3.500	102.416	102.416	102.332				
3.375	104.091	104.091	104.009	3.375	102.089	102.089	102.007				
3.250	103.477	103.477	103.397	3.250	101.600	101.600	101.520				
3.125	103.346	103.346	103.231	3.125	102.645	102.645	102.530				
3.000	102.919	102.919	102.807	3.000	102.225	102.225	102.114				
2.875	102.333	102.333	102.223	2.875	101.608	101.608	101.498				
2.750	101.601	101.601	101.494	2.750	100.914	100.914	100.807				
2.625	101.103	101.103	100.923	2.625	100.547	100.547	100.367				
2.500	100.422	100.422	100.244	2.500	99.913	99.913	99.735				

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



2/9/2021
 Effective Time:
 8:51:57 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

Loan Balance Range	Adjustment
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219