



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, February 10, 2021

Rate Sheet # 1

9:21 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.



2/10/2021
Effective Time:
9:21:45 AM

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

Government																							
GFFX30				FHA 30 Yr Fixed				GVFX30				VA 30 Yr Fixed				GVFX30				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	
4.250	103.681	103.681	103.681	103.680				4.250	103.385	103.385	103.385	103.384				4.250							
4.125	105.372	105.372	105.372	105.371				4.125	103.941	103.941	103.941	103.940				4.125							
4.000	104.740	104.740	104.739					4.000	103.430	103.430	103.430	103.429				4.000							
3.875	104.662	104.662	104.661					3.875	103.614	103.614	103.614	103.490				3.875	104.019	104.019	103.895				
3.750	104.264	104.264	104.263					3.750	103.701	103.701	103.701	103.577				3.750	104.106	104.106	103.982				
3.625	104.303	104.303	104.179					3.625	103.623	103.623	103.623	103.499				3.625	103.717	103.717	103.610				
3.500	103.952	103.952	103.828					3.500	103.562	103.562	103.562	103.438				3.500	103.276	103.276	103.169				
3.375	103.723	103.723	103.599					3.375	103.342	103.342	103.342	103.218				3.375	102.715	102.715	102.608				
3.250	103.721	103.721	103.597					3.250	103.717	103.717	103.717	103.593				3.250	103.804	103.804	103.697				
3.125	103.975	103.975	103.832					3.125	103.782	103.782	103.782	103.682				3.125	104.187	104.187	104.087				
3.000	103.698	103.698	103.535					3.000	103.298	103.298	103.298	103.193				3.000	103.682	103.682	103.581				
2.875	103.214	103.214	103.105					2.875	103.056	103.056	103.056	102.955				2.875	103.461	103.461	103.360				
2.750	103.110	103.110	103.010					2.750	102.960	102.960	102.960	102.860				2.750	103.365	103.365	103.265				
2.625	102.706	102.706	102.538					2.625	102.476	102.476	102.476	102.384				2.625	102.881	102.881	102.789				
2.500	102.470	102.470	102.378					2.500	102.320	102.320	102.320	102.228				2.500	102.725	102.725	102.633				
2.375	101.966	101.966	101.874					2.375	101.816	101.816	101.816	101.724				2.375	102.221	102.221	102.129				
2.250	101.304	101.304	101.212					2.250	101.154	101.154	101.154	101.062				2.250	101.559	101.559	101.467				

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	
4.375								4.375								3.875	96.969	96.969	96.852				
4.250	98.352	98.352	98.351					4.250								3.750	96.875	96.875	96.758				
4.125	103.636	103.636	103.635					4.125								3.625	99.097	99.097	98.963				
4.000	103.749	103.749	103.774					4.000	103.349	103.349	103.374					3.500	97.421	97.421	97.287				
3.875	103.665	103.665	103.690					3.875	103.265	103.265	103.290					3.375	96.964	96.964	96.830				
3.750	103.588	103.588	103.613					3.750	103.188	103.188	103.213					3.250	96.525	96.525	96.391				
3.625	103.589	103.589	103.701					3.625	103.200	103.200	103.312					3.125	97.864	97.864	97.730				
3.500	103.632	103.632	103.744					3.500	103.310	103.310	103.422					3.000	96.502	96.502	96.368				
3.375	103.305	103.305	103.417					3.375	103.076	103.076	103.188					2.875	95.893	95.893	95.759				
3.250	102.890	102.890	103.002					3.250	102.775	102.775	102.887												
3.125	104.036	104.036	104.061					3.125	103.514	103.514	103.539												
3.000	103.601	103.601	103.626					3.000	103.183	103.183	103.207												
2.875	103.118	103.118	103.143					2.875	102.833	102.833	102.857												
2.750	103.194	103.194	103.219					2.750	102.891	102.891	102.916												

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	
3.875	96.569	96.569	96.452					3.125	95.159	95.159					3.125	94.759	94.759						
3.750	96.475	96.475	96.358					3.000	94.338	94.338					3.000	93.938	93.938						
3.625	98.697	98.697	98.563					2.875	93.530	93.530					2.875	93.255	93.255						
3.500	97.021	97.021	96.887					2.750	93.082	93.082					2.750	92.807	92.807						
3.375	96.564	96.564	96.430					2.625	94.547	94.547					2.625	94.147	94.147						
3.250	96.125	96.125	95.991					2.500	93.700	93.700					2.500	93.300	93.300						
3.125	97.464	97.464	97.330					2.375	93.006	93.006					2.375	92.606	92.606						
3.000	96.102	96.102	95.968					2.250	92.573	92.573					2.250	92.173	92.173						
2.875	95.493	95.493	95.359					2.125							2.125								

GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.125	103.299	103.299	103.298					4.125	99.637	99.637	99.513				
4.000	102.786	102.786	102.785					4.000	99.750	99.750	99.627				
3.875	102.260	102.260	102.259					3.875	101.401	101.006	101.151				
3.750	101.753	101.753	101.752					3.750	101.371	100.976	101.121				
3.625	102.902	102.902	102.901					3.625	102.256	102.256	102.149				
3.500	102.419	102.419	102.418					3.500	102.035	102.035	101.928				
3.375	101.942	101.942	101.818					3.375	101.604	101.604	101.497				
3.250	102.137	102.137	102.017					3.250	102.443	102.443	102.336				
3.125	102.894	102.894	102.789					3.125	102.544	102.544	102.444				
3.000	102.659	102.659	102.554					3.000	102.369	102.369	102.264				
2.875	102.385	102.385	102.280					2.875	102.144	102.144	102.039				
2.750	102.034	102.034	101.930					2.750	102.092	102.092	101.991				
2.625	103.258	103.258	103.091					2.625	102.378	102.378	102.293				
2.500	102.799	102.799	102.631					2.500	102.164	102.164	102.079				
2.375	102.379	102.379	102.211					2.375	101.786	101.786	101.700				
2.250	102.024	102.024	101.854					2.250	101.376	101.376	101.291				

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				
DTI >= 50% & <55%		-0.250		
DTI >= 55%		-0.500		
FHA Streamline		-0.250		
AUS Refer/Manual UW		-0.375		
LA >=\$50,000 - \$99,999		-0.750		
LA >=\$100,000 - \$124,999		-0.375		
LA > \$124,999 - LIMIT		0.000		
2 units		-0.500		
3-4 units		-1.000		
Manufactured Home		-1.250		
VA IRRRL Adjustments				
VA IRRRL (95.01-110.00)		-1.000		
VA IRRRL (110.01-125% LTV)		-2.250		

FICO Adjusters		FHA	VA	USDA
>=740		0.250	0.125	0.125
700-739		0.000	0.000	0.000
680-699		0.000	0.000	0.000
660-679		-0.500	-0.750	-0.750
640-659		-1.500	-1.500	-1.500

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		>=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



2/10/2021
 Effective Time:
 9:21:47 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		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	100.375								
			<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.**



2/10/2021
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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				
4.250	103.635	103.541	103.447	4.250	103.385	103.291	103.197				
4.125	103.635	103.541	103.447	4.125	103.385	103.291	103.197				
4.000	103.439	103.345	103.251	4.000	103.189	103.095	103.001				
3.875	103.232	103.138	103.045	3.875	102.982	102.888	102.795				
3.750	103.022	102.928	102.834	3.750	102.772	102.678	102.584				
3.625	102.458	102.365	102.271	3.625	102.208	102.115	102.021				
3.500	102.262	102.168	102.074	3.500	102.012	101.918	101.824				
3.375	102.038	101.944	101.850	3.375	101.788	101.694	101.600				
3.250	101.797	101.704	101.610	3.250	101.547	101.454	101.360				
3.125	103.772	103.678	103.585	3.125	103.522	103.428	103.335				
3.000	103.449	103.355	103.261	3.000	103.199	103.105	103.011				
2.875	103.100	103.006	102.912	2.875	102.850	102.756	102.662				
2.750	102.735	102.642	102.548	2.750	102.485	102.392	102.298				
2.625	102.547	102.454	102.360	2.625	102.297	102.204	102.110				
2.500	102.159	102.065	101.971	2.500	101.909	101.815	101.721				
2.375	101.739	101.645	101.552	2.375	101.489	101.395	101.302				
2.250	101.307	101.214	101.120	2.250	101.057	100.964	100.870				
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	103.517	103.423	103.329	3.500	103.267	103.173	103.079				
3.375	103.206	103.112	103.018	3.375	102.956	102.862	102.768				
3.250	102.883	102.789	102.695	3.250	102.633	102.539	102.445				
3.125	103.568	103.474	103.381	3.125	103.318	103.224	103.131				
3.000	103.269	103.176	103.082	3.000	103.019	102.926	102.832				
2.875	102.926	102.833	102.739	2.875	102.676	102.583	102.489				
2.750	102.569	102.475	102.382	2.750	102.319	102.225	102.132				
2.625	103.000	102.906	102.812	2.625	102.750	102.656	102.562				
2.500	102.639	102.546	102.452	2.500	102.389	102.296	102.202				
2.375	102.264	102.170	102.077	2.375	102.014	101.920	101.827				
2.250	101.888	101.794	101.700	2.250	101.638	101.544	101.450				
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	96.863	96.863	96.613	4.125	94.713	94.713	94.713				
4.000	96.871	96.871	96.621	4.000	94.721	94.721	94.721				
3.875	96.712	96.712	96.462	3.875	94.562	94.562	94.562				
3.750	96.832	96.832	96.582	3.750	94.682	94.682	94.682				
3.625	97.492	97.492	97.242	3.625	95.342	95.342	95.342				
3.500	97.581	97.581	97.331	3.500	95.431	95.431	95.431				
3.375	97.680	97.680	97.430	3.375	95.530	95.530	95.530				
3.250	97.644	97.644	97.394	3.250	95.494	95.494	95.494				

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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9:21:53 AM

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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
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	106.183	106.183	106.203	4.250	106.433	106.433	106.363	3.750	105.618	105.618	105.598	3.625	105.619	105.619	105.555
4.000	106.117	106.117	106.100	4.000	106.367	106.367	106.297	3.500	105.636	105.636	105.625	3.500	105.636	105.636	105.625
3.875	105.865	105.865	105.795	3.875	106.115	106.115	106.045	3.375	105.998	105.998	105.987	3.375	105.998	105.998	105.987
3.750	105.440	105.440	105.415	3.750	105.690	105.690	105.619	3.250	105.114	105.114	105.105	3.250	105.114	105.114	105.105
3.625	105.036	105.036	105.893	3.625	106.286	106.286	106.143	3.125	105.251	105.251	105.233	3.125	105.251	105.251	105.233
3.500	105.874	105.874	105.732	3.500	106.124	106.124	105.982	3.000	105.296	105.296	105.219	3.000	105.296	105.296	105.219
3.375	105.350	105.350	105.208	3.375	105.600	105.600	105.458	2.875	104.850	104.850	104.772	2.875	104.850	104.850	104.772
3.250	104.635	104.635	104.492	3.250	104.885	104.885	104.742	2.750	104.524	104.524	104.445	2.750	104.524	104.524	104.445
3.125	104.229	104.229	104.078	3.125	104.660	104.660	104.615	2.625	104.073	104.073	103.994	2.625	104.073	104.073	103.994
3.000	103.900	103.900	103.749	3.000	104.285	104.285	104.238	2.500	103.557	103.557	103.484	2.500	103.557	103.557	103.484
2.990	103.800	103.800	103.649	2.875	103.800	103.800	103.752	2.375	103.196	103.196	103.123	2.375	103.196	103.196	103.123
2.875	103.365	103.365	103.215	2.750	103.213	103.213	103.166	2.250	102.795	102.795	102.722	2.250	102.795	102.795	102.722
2.750	102.713	102.713	102.562	2.625	103.176	103.176	103.128	2.125	102.124	102.124	102.050	2.125	102.124	102.124	102.050
2.625	102.018	102.018	101.919	2.500	102.707	102.707	102.658	2.000	101.503	101.503	101.426	2.000	101.503	101.503	101.426
2.500	101.543	101.543	101.392	2.375	102.225	102.225	102.174	1.990	101.403	101.403	101.326	1.990	101.403	101.403	101.326
2.375	100.598	100.598	100.447	2.250	101.456	101.456	101.405	1.875	100.909	100.909	100.829	1.875	100.909	100.909	100.829
2.250	99.720	99.720	99.662												

CAMFX10				CAMFX30HB				CAMFX15HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	104.883	104.883	104.842	4.250				3.875				3.750
3.750	105.368	105.368	105.354	4.000				3.625	103.587	103.587	103.487	3.500
3.625	105.148	105.148	105.134	3.875				3.500	103.235	103.235	103.135	3.375
3.500	105.147	105.147	105.136	3.750				3.375	102.958	102.958	102.858	3.250
3.375	105.053	105.053	105.042	3.625	103.744	103.744	103.644	3.125	102.616	102.616	102.516	3.125
3.250	104.689	104.689	104.679	3.500	103.388	103.388	103.288	3.000	103.987	103.987	103.887	3.000
3.125	105.132	105.132	105.115	3.375	102.862	102.862	102.762	2.875	103.622	103.622	103.522	2.875
3.000	105.167	105.167	105.091	3.250	102.309	102.309	102.209	2.750	103.120	103.120	103.020	2.750
2.875	104.761	104.761	104.683	3.125	102.503	102.503	102.403	2.625	102.701	102.701	102.601	2.625
2.750	104.407	104.407	104.328	3.000	102.062	102.062	101.962	2.500	102.533	102.533	102.433	2.500
2.625	103.921	103.921	103.843	2.875	101.573	101.573	101.473	2.375	101.996	101.996	101.896	2.375
2.500	103.410	103.410	103.337	2.750	100.937	100.937	100.837	2.250	101.603	101.603	101.503	2.250
2.375	103.017	103.017	102.945	2.625	100.481	100.481	100.381	2.125	101.140	101.140	101.040	2.125
2.250	102.592	102.592	102.519	2.500	99.942	99.942	99.842					
2.125	101.954	101.954	101.877	2.375	99.266	99.266	99.166					
2.000	101.383	101.383	101.306	2.250	98.560	98.560	98.460					
1.875	100.860	100.860	100.781									

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



2/10/2021
Effective Time:
9:21:56 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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.125	105.753	105.753	105.773	4.250	106.003	106.003	105.933	3.750	105.188	105.188	105.188	3.625	105.189	105.189	105.125	3.500	105.206	105.206	105.195		
4.000	105.687	105.687	105.707	4.125	105.937	105.937	105.867	3.500	105.206	105.206	105.195	3.375	104.968	104.968	104.957	3.250	104.684	104.684	104.675		
3.875	105.435	105.435	105.365	4.000	105.685	105.685	105.615	3.375	104.968	104.968	104.957	3.125	104.821	104.821	104.803	3.000	104.866	104.866	104.789		
3.750	105.010	105.010	104.985	3.875	105.260	105.260	105.189	3.125	104.821	104.821	104.803	2.875	104.420	104.420	104.342	2.750	104.094	104.094	104.015		
3.625	105.606	105.606	105.463	3.750	105.856	105.856	105.713	2.875	104.420	104.420	104.342	2.625	103.643	103.643	103.564	2.500	103.127	103.127	103.054		
3.500	105.444	105.444	105.302	3.625	105.694	105.694	105.552	2.625	103.643	103.643	103.564	2.375	102.766	102.766	102.693	2.250	102.365	102.365	102.292		
3.375	104.920	104.920	104.778	3.500	105.170	105.170	105.028	2.375	102.766	102.766	102.693	2.125	101.694	101.694	101.620	2.000	101.073	101.073	100.996		
3.250	104.205	104.205	104.062	3.375	104.455	104.455	104.312	2.125	101.694	101.694	101.620	1.875	100.973	100.973	100.896	1.750	100.479	100.479	100.399		
3.125	103.799	103.799	103.648	3.250	104.230	104.230	104.185	1.875	100.973	100.973	100.896	1.625	100.000	100.000	99.951	1.500	99.512	99.512	99.412		
3.000	103.470	103.470	103.319	3.125	104.015	104.015	103.872	1.625	100.000	100.000	99.951	1.375	98.836	98.836	98.736	1.250	98.130	98.130	98.030		
2.990	103.370	103.370	103.219	3.000	103.799	103.799	103.656	1.375	98.836	98.836	98.736	1.125	97.660	97.660	97.560	1.000	96.954	96.954	96.854		
2.875	102.935	102.935	102.784	2.875	103.583	103.583	103.440	1.125	97.660	97.660	97.560	0.875	96.484	96.484	96.384	0.750	95.678	95.678	95.578		
2.750	102.283	102.283	102.132	2.750	103.367	103.367	103.224	0.875	96.484	96.484	96.384	0.625	95.312	95.312	95.212	0.500	94.406	94.406	94.306		
2.625	101.588	101.588	101.489	2.625	103.151	103.151	103.008	0.625	95.312	95.312	95.212	0.375	94.040	94.040	93.940	0.250	93.134	93.134	93.034		
2.500	101.113	101.113	100.962	2.500	102.935	102.935	102.792	0.375	94.040	94.040	93.940	0.125	92.674	92.674	92.574	0.000	91.768	91.768	91.668		
2.375	100.168	100.168	100.017	2.375	102.719	102.719	102.576	0.125	93.134	93.134	93.034	0.000	91.308	91.308	91.208	0.000	90.402	90.402	90.302		
2.250	99.290	99.290	99.232	2.250	102.503	102.503	102.360	0.000	90.402	90.402	90.302	0.000	89.942	89.942	89.842	0.000	89.036	89.036	88.936		

Conforming 10 Yr Fixed												Conforming 30 Yr Fixed HB												Conforming 15 Yr Fixed HB											
AMFX10		AMFX08		Conforming 10 Yr Fixed				AMFX08HB				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																
3.875	104.453	104.453	104.412	4.250	106.003	106.003	105.933	3.750	105.188	105.188	105.188	3.625	105.189	105.189	105.125	3.500	105.206	105.206	105.195																
3.750	104.938	104.938	104.924	4.125	105.937	105.937	105.867	3.500	105.206	105.206	105.195	3.375	104.968	104.968	104.957	3.250	104.684	104.684	104.675																
3.625	104.718	104.718	104.704	4.000	105.685	105.685	105.615	3.375	104.968	104.968	104.957	3.125	104.821	104.821	104.803	3.000	104.866	104.866	104.789																
3.500	104.717	104.717	104.706	3.875	105.260	105.260	105.189	3.125	104.821	104.821	104.803	2.875	104.420	104.420	104.342	2.750	104.094	104.094	104.015																
3.375	104.623	104.623	104.612	3.750	105.856	105.856	105.713	2.875	104.420	104.420	104.342	2.625	103.643	103.643	103.564	2.500	103.127	103.127	103.054																
3.250	104.259	104.259	104.249	3.625	105.694	105.694	105.552	2.625	103.643	103.643	103.564	2.375	102.766	102.766	102.693	2.250	102.365	102.365	102.292																
3.125	104.702	104.702	104.685	3.500	105.170	105.170	105.028	2.375	102.766	102.766	102.693	2.125	101.694	101.694	101.620	2.000	101.073	101.073	100.996																
3.000	104.737	104.737	104.661	3.375	104.432	104.432	104.332	2.125	101.694	101.694	101.620	1.875	100.973	100.973	100.896	1.750	100.479	100.479	100.399																
2.875	104.331	104.331	104.253	3.250	104.216	104.216	104.116	1.875	100.973	100.973	100.896	1.625	100.000	100.000	99.951	1.500	99.512	99.512	99.412																
2.750	103.977	103.977	103.898	3.125	104.000	104.000	103.900	1.625	100.000	100.000	99.951	1.375	98.836	98.836	98.736	1.250	98.130	98.130	98.030																
2.625	103.491	103.491	103.413	3.000	103.783	103.783	103.683	1.375	98.836	98.836	98.736	1.125	97.660	97.660	97.560	1.000	96.954	96.954	96.854																
2.500	102.980	102.980	102.907	2.875	103.567	103.567	103.467	1.125	97.660	97.660	97.560	0.875	96.484	96.484	96.384	0.750	95.678	95.678	95.578																
2.375	102.587	102.587	102.515	2.750	103.351	103.351	103.251	0.875	96.484	96.484	96.384	0.625	95.312	95.312	95.212	0.500	94.406	94.406	94.306																
2.250	102.162	102.162	102.089	2.625	103.135	103.135	103.035	0.625	95.312	95.312	95.212	0.375	94.040	94.040	93.940	0.250	93.134	93.134	93.034																
2.125	101.524	101.524	101.447	2.500	102.919	102.919	102.819	0.375	94.040	94.040	93.940	0.125	92.674	92.674	92.574	0.000	91.768	91.768	91.668																
2.000	100.953	100.953	100.876	2.375	102.703	102.703	102.603	0.125	93.134	93.134	93.034	0.000	91.308	91.308	91.208	0.000	90.402	90.402	90.302																
1.875	100.430	100.430	100.351	2.250	102.487	102.487	102.387	0.000	90.402	90.402	90.302	0.000	89.942	89.942	89.842	0.000	89.036	89.036	88.936																

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	-0.375
The below adds also apply:	
LTV	<720 >720
≤65	>80 & ≤95 -0.500 -0.250
>65 & ≤75	>80 & ≤95 -0.750 -0.500
>75 & ≤85	>90 & ≤95 -1.000 -0.750
>85 & ≤90	>76 & ≤90 -1.000 -0.750
>90	>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							
Base LTV		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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		



2/10/2021
 Effective Time:
 9:21:59 AM

Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
 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	105.680	105.680	105.821	4.125	102.836	102.836	102.978	
4.000	105.581	105.581	105.722	4.000	102.714	102.714	102.856	
3.875	105.172	105.172	105.316	3.875	102.281	102.281	102.425	
3.750	104.890	104.890	105.039	3.750	102.088	102.088	102.237	
3.625	105.037	105.037	104.924	3.625	103.282	103.282	103.170	
3.500	104.830	104.830	104.718	3.500	103.098	103.098	102.985	
3.375	104.353	104.353	104.243	3.375	102.730	102.730	102.620	
3.250	103.752	103.752	103.648	3.250	102.297	102.297	102.192	
3.125	103.345	103.345	103.197	3.125	102.661	102.661	102.519	
3.000	102.796	102.796	102.648	3.000	102.235	102.235	102.088	
2.875	102.303	102.303	102.158	2.875	101.740	101.740	101.595	
2.750	101.668	101.668	101.529	2.750	101.203	101.203	101.064	
2.625	100.914	100.914	100.780	2.625	100.534	100.534	100.399	
2.500	100.277	100.277	100.141	2.500	99.804	99.804	99.674	

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



2/10/2021
 Effective Time:
 9:22:02 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	104.425	104.425	104.394	4.250	101.720	101.720	101.689				
4.125	104.816	104.816	104.836	4.125	102.422	102.422	102.442				
4.000	104.684	104.684	104.705	4.000	102.227	102.227	102.249				
3.875	104.239	104.239	104.262	3.875	101.797	101.797	101.820				
3.750	103.975	103.975	103.998	3.750	101.586	101.586	101.610				
3.625	104.728	104.728	104.695	3.625	102.692	102.692	102.659				
3.500	104.627	104.627	104.597	3.500	102.575	102.575	102.544				
3.375	104.253	104.253	104.223	3.375	102.254	102.254	102.224				
3.250	103.645	103.645	103.616	3.250	101.771	101.771	101.743				
3.125	103.469	103.469	103.402	3.125	102.752	102.752	102.686				
3.000	103.043	103.043	102.979	3.000	102.364	102.364	102.300				
2.875	102.465	102.465	102.402	2.875	101.724	101.724	101.661				
2.750	101.748	101.748	101.687	2.750	101.045	101.045	100.984				
2.625	101.225	101.225	101.049	2.625	100.663	100.663	100.488				
2.500	100.567	100.567	100.392	2.500	100.054	100.054	99.878				

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



2/10/2021
 Effective Time:
 9:22:08 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