

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Thursday, February 11, 2021

Rate Sheet # 1

9:15 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.



2/11/2021  
 Execution Time:  
 9:15:34 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      | 103.652 | 103.652 | 103.651 | 4.250              | 103.356 | 103.356 | 103.355 | 4.250           | 103.864 | 103.864 | 103.864 | 4.250             |        |        |        | 4.250  |        |        |        | 4.250          |         |         |         | 4.250 |        |        |        |                  |        |        |        |
| 4.125      | 105.297 | 105.297 | 105.297 | 4.125              | 103.864 | 103.864 | 103.864 | 4.125           | 103.353 | 103.353 | 103.353 | 4.125             |        |        |        | 4.125  |        |        |        | 4.125          | 104.211 | 104.211 | 104.161 | 4.125 |        |        |        |                  |        |        |        |
| 4.000      | 104.665 | 104.665 | 104.665 | 4.000              | 103.806 | 103.806 | 103.756 | 4.000           | 103.893 | 103.893 | 103.843 | 4.000             |        |        |        | 4.000  |        |        |        | 4.000          | 104.298 | 104.298 | 104.248 | 4.000 |        |        |        |                  |        |        |        |
| 3.875      | 104.587 | 104.587 | 104.587 | 3.875              | 103.507 | 103.507 | 103.504 | 3.875           | 103.448 | 103.448 | 103.324 | 3.875             |        |        |        | 3.875  |        |        |        | 3.875          | 103.901 | 103.901 | 103.909 | 3.875 |        |        |        |                  |        |        |        |
| 3.750      | 104.190 | 104.190 | 104.190 | 3.750              | 103.229 | 103.229 | 103.105 | 3.750           | 103.229 | 103.229 | 103.105 | 3.750             |        |        |        | 3.750  |        |        |        | 3.750          | 103.459 | 103.459 | 103.468 | 3.750 |        |        |        |                  |        |        |        |
| 3.625      | 104.124 | 104.124 | 103.999 | 3.625              | 103.605 | 103.605 | 103.591 | 3.625           | 103.264 | 103.264 | 103.159 | 3.625             |        |        |        | 3.625  |        |        |        | 3.625          | 102.899 | 102.899 | 102.907 | 3.625 |        |        |        |                  |        |        |        |
| 3.500      | 103.776 | 103.776 | 103.651 | 3.500              | 103.729 | 103.729 | 103.628 | 3.500           | 103.229 | 103.229 | 103.105 | 3.500             |        |        |        | 3.500  |        |        |        | 3.500          | 103.988 | 103.988 | 103.996 | 3.500 |        |        |        |                  |        |        |        |
| 3.375      | 103.609 | 103.609 | 103.485 | 3.375              | 103.229 | 103.229 | 103.105 | 3.375           | 103.229 | 103.229 | 103.105 | 3.375             |        |        |        | 3.375  |        |        |        | 3.375          | 104.134 | 104.134 | 104.033 | 3.375 |        |        |        |                  |        |        |        |
| 3.250      | 103.733 | 103.733 | 103.741 | 3.250              | 103.605 | 103.605 | 103.591 | 3.250           | 103.264 | 103.264 | 103.159 | 3.250             |        |        |        | 3.250  |        |        |        | 3.250          | 103.988 | 103.988 | 103.996 | 3.250 |        |        |        |                  |        |        |        |
| 3.125      | 103.919 | 103.919 | 103.778 | 3.125              | 103.729 | 103.729 | 103.628 | 3.125           | 103.229 | 103.229 | 103.105 | 3.125             |        |        |        | 3.125  |        |        |        | 3.125          | 104.134 | 104.134 | 104.033 | 3.125 |        |        |        |                  |        |        |        |
| 3.000      | 103.643 | 103.643 | 103.486 | 3.000              | 103.264 | 103.264 | 103.159 | 3.000           | 103.264 | 103.264 | 103.159 | 3.000             |        |        |        | 3.000  |        |        |        | 3.000          | 103.628 | 103.628 | 103.528 | 3.000 |        |        |        |                  |        |        |        |
| 2.875      | 103.160 | 103.160 | 103.052 | 2.875              | 103.002 | 103.002 | 102.902 | 2.875           | 103.002 | 103.002 | 102.902 | 2.875             |        |        |        | 2.875  |        |        |        | 2.875          | 103.407 | 103.407 | 103.307 | 2.875 |        |        |        |                  |        |        |        |
| 2.750      | 103.057 | 103.057 | 102.956 | 2.750              | 102.907 | 102.907 | 102.806 | 2.750           | 102.907 | 102.907 | 102.806 | 2.750             |        |        |        | 2.750  |        |        |        | 2.750          | 103.312 | 103.312 | 103.211 | 2.750 |        |        |        |                  |        |        |        |
| 2.625      | 102.538 | 102.538 | 102.363 | 2.625              | 102.283 | 102.283 | 102.191 | 2.625           | 102.283 | 102.283 | 102.191 | 2.625             |        |        |        | 2.625  |        |        |        | 2.625          | 102.688 | 102.688 | 102.596 | 2.625 |        |        |        |                  |        |        |        |
| 2.500      | 102.576 | 102.576 | 102.484 | 2.500              | 102.126 | 102.126 | 102.034 | 2.500           | 102.126 | 102.126 | 102.034 | 2.500             |        |        |        | 2.500  |        |        |        | 2.500          | 102.531 | 102.531 | 102.439 | 2.500 |        |        |        |                  |        |        |        |
| 2.375      | 102.272 | 102.272 | 102.180 | 2.375              | 101.622 | 101.622 | 101.530 | 2.375           | 101.622 | 101.622 | 101.530 | 2.375             |        |        |        | 2.375  |        |        |        | 2.375          | 102.027 | 102.027 | 101.935 | 2.375 |        |        |        |                  |        |        |        |
| 2.250      | 101.860 | 101.860 | 101.768 | 2.250              | 100.969 | 100.969 | 100.884 | 2.250           | 100.969 | 100.969 | 100.884 | 2.250             |        |        |        | 2.250  |        |        |        | 2.250          | 101.365 | 101.365 | 101.273 | 2.250 |        |        |        |                  |        |        |        |
| 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             |        |        |        | 3.875  | 96.961 | 96.961 | 96.844 | 3.875          | 96.961  | 96.961  | 96.844  | 3.875 |        |        |        |                  |        |        |        |
| 4.250      | 98.739  | 98.739  | 98.739  | 4.250              |         |         |         | 4.250           |         |         |         | 4.250             |        |        |        | 3.750  | 96.867 | 96.867 | 96.750 | 3.750          | 96.867  | 96.867  | 96.750  | 3.750 |        |        |        |                  |        |        |        |
| 4.125      | 103.565 | 103.565 | 103.564 | 4.125              |         |         |         | 4.125           |         |         |         | 4.125             |        |        |        | 3.625  | 99.088 | 99.088 | 98.954 | 3.625          | 99.088  | 99.088  | 98.954  | 3.625 |        |        |        |                  |        |        |        |
| 4.000      | 103.636 | 103.636 | 103.619 | 4.000              | 103.236 | 103.236 | 103.219 | 4.000           | 103.236 | 103.236 | 103.219 | 4.000             |        |        |        | 3.500  | 97.412 | 97.412 | 97.278 | 3.500          | 97.412  | 97.412  | 97.278  | 3.500 |        |        |        |                  |        |        |        |
| 3.875      | 103.552 | 103.552 | 103.535 | 3.875              | 103.152 | 103.152 | 103.135 | 3.875           | 103.152 | 103.152 | 103.135 | 3.875             |        |        |        | 3.375  | 96.955 | 96.955 | 96.821 | 3.375          | 96.955  | 96.955  | 96.821  | 3.375 |        |        |        |                  |        |        |        |
| 3.750      | 103.474 | 103.474 | 103.458 | 3.750              | 103.074 | 103.074 | 103.058 | 3.750           | 103.074 | 103.074 | 103.058 | 3.750             |        |        |        | 3.250  | 96.516 | 96.516 | 96.382 | 3.250          | 96.516  | 96.516  | 96.382  | 3.250 |        |        |        |                  |        |        |        |
| 3.625      | 103.500 | 103.500 | 103.612 | 3.625              | 103.110 | 103.110 | 103.222 | 3.625           | 103.110 | 103.110 | 103.222 | 3.625             |        |        |        | 3.125  | 97.855 | 97.855 | 97.721 | 3.125          | 97.855  | 97.855  | 97.721  | 3.125 |        |        |        |                  |        |        |        |
| 3.500      | 103.546 | 103.546 | 103.658 | 3.500              | 103.224 | 103.224 | 103.336 | 3.500           | 103.224 | 103.224 | 103.336 | 3.500             |        |        |        | 3.000  | 96.493 | 96.493 | 96.359 | 3.000          | 96.493  | 96.493  | 96.359  | 3.000 |        |        |        |                  |        |        |        |
| 3.375      | 103.222 | 103.222 | 103.334 | 3.375              | 102.993 | 102.993 | 103.105 | 3.375           | 102.993 | 102.993 | 103.105 | 3.375             |        |        |        | 2.875  | 95.884 | 95.884 | 95.750 | 2.875          | 95.884  | 95.884  | 95.750  | 2.875 |        |        |        |                  |        |        |        |
| 3.250      | 102.809 | 102.809 | 102.921 | 3.250              | 102.693 | 102.693 | 102.805 | 3.250           | 102.693 | 102.693 | 102.805 | 3.250             |        |        |        |        |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |
| 3.125      | 103.989 | 103.989 | 104.027 | 3.125              | 103.467 | 103.467 | 103.505 | 3.125           | 103.467 | 103.467 | 103.505 | 3.125             |        |        |        |        |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |
| 3.000      | 103.555 | 103.555 | 103.593 | 3.000              | 103.136 | 103.136 | 103.174 | 3.000           | 103.136 | 103.136 | 103.174 | 3.000             |        |        |        |        |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |
| 2.875      | 103.072 | 103.072 | 103.109 | 2.875              | 102.786 | 102.786 | 102.824 | 2.875           | 102.786 | 102.786 | 102.824 | 2.875             |        |        |        |        |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |
| 2.750      | 103.147 | 103.147 | 103.185 | 2.750              | 102.844 | 102.844 | 102.882 | 2.750           | 102.844 | 102.844 | 102.882 | 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      | 96.561  | 96.561  | 96.444  | 3.125              | 95.150  | 95.150  | 95.150  | 3.125           | 94.329  | 94.329  | 94.329  | 3.125             | 94.750 | 94.750 | 94.750 | 3.125  | 94.750 | 94.750 | 94.750 | 3.125          | 94.750  | 94.750  | 94.750  | 3.125 |        |        |        |                  |        |        |        |
| 3.750      | 96.467  | 96.467  | 96.350  | 3.000              | 94.329  | 94.329  | 94.329  | 3.000           | 94.329  | 94.329  | 94.329  | 3.000             | 93.929 | 93.929 | 93.929 | 3.000  | 93.929 | 93.929 | 93.929 | 3.000          | 93.929  | 93.929  | 93.929  | 3.000 |        |        |        |                  |        |        |        |
| 3.625      | 98.688  | 98.688  | 98.554  | 2.875              | 93.521  | 93.521  | 93.521  | 2.875           | 93.521  | 93.521  | 93.521  | 2.875             | 93.246 | 93.246 | 93.246 | 2.875  | 93.246 | 93.246 | 93.246 | 2.875          | 93.246  | 93.246  | 93.246  | 2.875 |        |        |        |                  |        |        |        |
| 3.500      | 97.012  | 97.012  | 96.878  | 2.750              | 93.073  | 93.073  | 93.073  | 2.750           | 93.073  | 93.073  | 93.073  | 2.750             | 92.798 | 92.798 | 92.798 | 2.750  | 92.798 | 92.798 | 92.798 | 2.750          | 92.798  | 92.798  | 92.798  | 2.750 |        |        |        |                  |        |        |        |
| 3.375      | 96.555  | 96.555  | 96.421  | 2.625              | 94.538  | 94.538  | 94.538  | 2.625           | 94.538  | 94.538  | 94.538  | 2.625             | 94.138 | 94.138 | 94.138 | 2.625  | 94.138 | 94.138 | 94.138 | 2.625          | 94.138  | 94.138  | 94.138  | 2.625 |        |        |        |                  |        |        |        |
| 3.250      | 96.116  | 96.116  | 95.982  | 2.500              | 93.691  | 93.691  | 93.691  | 2.500           | 93.691  | 93.691  | 93.691  | 2.500             | 93.291 | 93.291 | 93.291 | 2.500  | 93.291 | 93.291 | 93.291 | 2.500          | 93.291  | 93.291  | 93.291  | 2.500 |        |        |        |                  |        |        |        |
| 3.125      | 97.455  | 97.455  | 97.321  | 2.375              | 92.997  | 92.997  | 92.997  | 2.375           | 92.997  | 92.997  | 92.997  | 2.375             | 92.597 | 92.597 | 92.597 | 2.375  | 92.597 | 92.597 | 92.597 | 2.375          | 92.597  | 92.597  | 92.597  | 2.375 |        |        |        |                  |        |        |        |
| 3.000      | 96.093  | 96.093  | 95.959  | 2.250              | 92.565  | 92.565  | 92.565  | 2.250           | 92.565  | 92.565  | 92.565  | 2.250             | 92.165 | 92.165 | 92.165 | 2.250  | 92.165 | 92.165 | 92.165 | 2.250          | 92.165  | 92.165  | 92.165  | 2.250 |        |        |        |                  |        |        |        |
| 2.875      | 95.484  | 95.484  | 95.350  | 2.125              |         |         |         | 2.125           |         |         |         | 2.125             |        |        |        | 2.125  |        |        |        | 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  | Rate            | 15 Day  | 30 Day  | 45 Day  | Rate              | 15 Day | 30 Day | 45 Day |        |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |
| 4.125      | 103.223 | 103.223 | 103.223 | 4.125              | 99.829  | 99.829  | 99.779  | 4.125           | 99.829  | 99.829  | 99.779  | 4.125             |        |        |        | 4.125  |        |        |        | 4.125          |         |         |         | 4.125 |        |        |        |                  |        |        |        |
| 4.000      | 102.710 | 102.710 | 102.710 | 4.000              | 99.943  | 99.943  | 99.892  | 4.000           | 99.943  | 99.943  | 99.892  | 4.000             |        |        |        | 4.000  |        |        |        |                |         |         |         |       |        |        |        |                  |        |        |        |



2/11/2021  
 Effective Time:  
 9:15:36 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><br><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&gt; 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI&gt; 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>                                  | DTI  | Adjustment | DTI> 50 FICO 680+ | -1.000 | DTI> 45-50 FICO 640-679 | -0.500 |
| DTI                            | Adjustment                |  |      |            |                   |        |                         |        |
| DTI> 50 FICO 680+              | -1.000                    |  |      |            |                   |        |                         |        |
| DTI> 45-50 FICO 640-679        | -0.500                    |  |      |            |                   |        |                         |        |

**Program Highlights**

- DPA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
- DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
  - This DPA is not available in the State Washington (WA)
  - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
    - No Discount Points Allowed
  - Borrower or Lender Paid Max Comp is 2.00%

**Note: Loan must be U/W Approved status before you can request your lock.**



2/11/2021  
Effective Time:  
9:15:39 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  |  |  |  |  |
| 4.250                           | 103.679 | 103.586 | 103.492 | 4.250                          | 103.429 | 103.336 | 103.242 |  |  |  |  |
| 4.125                           | 103.401 | 103.308 | 103.214 | 4.125                          | 103.151 | 103.058 | 102.964 |  |  |  |  |
| 4.000                           | 103.206 | 103.112 | 103.018 | 4.000                          | 102.956 | 102.862 | 102.768 |  |  |  |  |
| 3.875                           | 102.999 | 102.905 | 102.811 | 3.875                          | 102.749 | 102.655 | 102.561 |  |  |  |  |
| 3.750                           | 102.788 | 102.695 | 102.601 | 3.750                          | 102.538 | 102.445 | 102.351 |  |  |  |  |
| 3.625                           | 102.272 | 102.178 | 102.084 | 3.625                          | 102.022 | 101.928 | 101.834 |  |  |  |  |
| 3.500                           | 102.075 | 101.982 | 101.888 | 3.500                          | 101.825 | 101.732 | 101.638 |  |  |  |  |
| 3.375                           | 101.851 | 101.758 | 101.664 | 3.375                          | 101.601 | 101.508 | 101.414 |  |  |  |  |
| 3.250                           | 101.611 | 101.517 | 101.423 | 3.250                          | 101.361 | 101.267 | 101.173 |  |  |  |  |
| 3.125                           | 103.741 | 103.647 | 103.553 | 3.125                          | 103.491 | 103.397 | 103.303 |  |  |  |  |
| 3.000                           | 103.418 | 103.324 | 103.230 | 3.000                          | 103.168 | 103.074 | 102.980 |  |  |  |  |
| 2.875                           | 103.068 | 102.975 | 102.881 | 2.875                          | 102.818 | 102.725 | 102.631 |  |  |  |  |
| 2.750                           | 102.704 | 102.610 | 102.517 | 2.750                          | 102.454 | 102.360 | 102.267 |  |  |  |  |
| 2.625                           | 102.454 | 102.360 | 102.266 | 2.625                          | 102.204 | 102.110 | 102.016 |  |  |  |  |
| 2.500                           | 102.065 | 101.971 | 101.877 | 2.500                          | 101.815 | 101.721 | 101.627 |  |  |  |  |
| 2.375                           | 101.645 | 101.552 | 101.458 | 2.375                          | 101.395 | 101.302 | 101.208 |  |  |  |  |
| 2.250                           | 101.214 | 101.120 | 101.026 | 2.250                          | 100.964 | 100.870 | 100.776 |  |  |  |  |
| 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                           | 103.457 | 103.363 | 103.269 | 3.500                          | 103.207 | 103.113 | 103.019 |  |  |  |  |
| 3.375                           | 103.145 | 103.052 | 102.958 | 3.375                          | 102.895 | 102.802 | 102.708 |  |  |  |  |
| 3.250                           | 102.822 | 102.729 | 102.635 | 3.250                          | 102.572 | 102.479 | 102.385 |  |  |  |  |
| 3.125                           | 103.316 | 103.222 | 103.128 | 3.125                          | 103.066 | 102.972 | 102.878 |  |  |  |  |
| 3.000                           | 103.017 | 102.923 | 102.829 | 3.000                          | 102.767 | 102.673 | 102.579 |  |  |  |  |
| 2.875                           | 102.674 | 102.580 | 102.486 | 2.875                          | 102.424 | 102.330 | 102.236 |  |  |  |  |
| 2.750                           | 102.316 | 102.223 | 102.129 | 2.750                          | 102.066 | 101.973 | 101.879 |  |  |  |  |
| 2.625                           | 102.917 | 102.824 | 102.730 | 2.625                          | 102.667 | 102.574 | 102.480 |  |  |  |  |
| 2.500                           | 102.557 | 102.463 | 102.369 | 2.500                          | 102.307 | 102.213 | 102.119 |  |  |  |  |
| 2.375                           | 102.182 | 102.088 | 101.994 | 2.375                          | 101.932 | 101.838 | 101.744 |  |  |  |  |
| 2.250                           | 101.805 | 101.712 | 101.618 | 2.250                          | 101.555 | 101.462 | 101.368 |  |  |  |  |
| 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                           | 96.829  | 96.829  | 96.579  | 4.125                          | 94.679  | 94.679  | 94.679  |  |  |  |  |
| 4.000                           | 96.836  | 96.836  | 96.586  | 4.000                          | 94.686  | 94.686  | 94.686  |  |  |  |  |
| 3.875                           | 96.678  | 96.678  | 96.428  | 3.875                          | 94.528  | 94.528  | 94.528  |  |  |  |  |
| 3.750                           | 96.798  | 96.798  | 96.548  | 3.750                          | 94.648  | 94.648  | 94.648  |  |  |  |  |
| 3.625                           | 97.379  | 97.379  | 97.129  | 3.625                          | 95.229  | 95.229  | 95.229  |  |  |  |  |
| 3.500                           | 97.469  | 97.469  | 97.219  | 3.500                          | 95.319  | 95.319  | 95.319  |  |  |  |  |
| 3.375                           | 97.568  | 97.568  | 97.318  | 3.375                          | 95.418  | 95.418  | 95.418  |  |  |  |  |
| 3.250                           | 97.532  | 97.532  | 97.282  | 3.250                          | 95.382  | 95.382  | 95.382  |  |  |  |  |

| 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 |



2/11/2021  
Effective Time:  
9:15:43 AM

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

| 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                          | 106.048 | 106.048 | 105.974 | 4.250                          | 106.298 | 106.298 | 106.224 | 3.750                          | 105.478 | 105.478 | 105.438 |         |  |  |  |
| 4.000                          | 105.982 | 105.982 | 105.908 | 4.125                          | 106.232 | 106.232 | 106.158 | 3.625                          | 105.549 | 105.549 | 105.494 |         |  |  |  |
| 3.875                          | 105.735 | 105.735 | 105.661 | 4.000                          | 106.232 | 106.232 | 106.158 | 3.500                          | 105.544 | 105.544 | 105.546 |         |  |  |  |
| 3.750                          | 105.314 | 105.314 | 105.240 | 3.875                          | 105.985 | 105.985 | 105.911 | 3.375                          | 105.308 | 105.308 | 105.310 |         |  |  |  |
| 3.625                          | 105.984 | 105.984 | 105.853 | 3.750                          | 105.564 | 105.564 | 105.490 | 3.250                          | 105.028 | 105.028 | 105.032 |         |  |  |  |
| 3.500                          | 105.829 | 105.829 | 105.699 | 3.625                          | 106.234 | 106.234 | 106.103 | 3.125                          | 105.075 | 105.075 | 105.037 |         |  |  |  |
| 3.375                          | 105.309 | 105.309 | 105.179 | 3.500                          | 106.079 | 106.079 | 105.949 | 3.000                          | 105.118 | 105.118 | 105.039 |         |  |  |  |
| 3.250                          | 104.597 | 104.597 | 104.467 | 3.375                          | 105.559 | 105.559 | 105.429 | 2.875                          | 104.696 | 104.696 | 104.616 |         |  |  |  |
| 3.125                          | 104.067 | 104.067 | 103.929 | 3.250                          | 104.847 | 104.847 | 104.717 | 2.750                          | 104.375 | 104.375 | 104.294 |         |  |  |  |
| 3.000                          | 103.745 | 103.745 | 103.607 | 3.125                          | 104.523 | 104.523 | 104.481 | 2.625                          | 103.920 | 103.920 | 103.837 |         |  |  |  |
| 2.990                          | 103.645 | 103.645 | 103.507 | 3.000                          | 104.144 | 104.144 | 104.102 | 2.500                          | 103.388 | 103.388 | 103.315 |         |  |  |  |
| 2.875                          | 103.214 | 103.214 | 103.076 | 2.875                          | 103.661 | 103.661 | 103.619 | 2.375                          | 103.017 | 103.017 | 102.943 |         |  |  |  |
| 2.750                          | 102.565 | 102.565 | 102.427 | 2.750                          | 103.073 | 103.073 | 103.030 | 2.250                          | 102.614 | 102.614 | 102.540 |         |  |  |  |
| 2.625                          | 101.874 | 101.874 | 101.821 | 2.625                          | 103.085 | 103.085 | 103.036 | 2.125                          | 101.942 | 101.942 | 101.868 |         |  |  |  |
| 2.500                          | 101.454 | 101.454 | 101.315 | 2.500                          | 102.617 | 102.617 | 102.567 | 2.000                          | 101.342 | 101.342 | 101.267 |         |  |  |  |
| 2.375                          | 100.512 | 100.512 | 100.374 | 2.375                          | 102.134 | 102.134 | 102.085 | 1.990                          | 101.242 | 101.242 | 101.167 |         |  |  |  |
| 2.250                          | 99.603  | 99.603  | 99.552  | 2.250                          | 101.365 | 101.365 | 101.315 | 1.875                          | 100.742 | 100.742 | 100.668 |         |  |  |  |

| 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                          | 104.762 | 104.762 | 104.720 | 4.250                             | 104.265 | 104.265 | 104.140 | 3.875                             | 104.117 | 104.117 | 103.992 |
| 3.750                          | 105.333 | 105.333 | 105.324 | 4.125                             | 105.098 | 105.098 | 104.973 | 3.750                             | 103.938 | 103.938 | 103.809 |
| 3.625                          | 105.128 | 105.128 | 105.108 | 4.000                             | 104.875 | 104.875 | 104.750 | 3.625                             | 104.346 | 104.346 | 104.221 |
| 3.500                          | 105.126 | 105.126 | 105.096 | 3.875                             | 104.556 | 104.556 | 104.431 | 3.500                             | 104.245 | 104.245 | 104.120 |
| 3.375                          | 105.018 | 105.018 | 105.007 | 3.750                             | 104.135 | 104.135 | 104.010 | 3.375                             | 104.065 | 104.065 | 103.940 |
| 3.250                          | 104.654 | 104.654 | 104.650 | 3.625                             | 105.138 | 105.138 | 105.013 | 3.250                             | 103.796 | 103.796 | 103.671 |
| 3.125                          | 104.963 | 104.963 | 104.924 | 3.500                             | 104.934 | 104.934 | 104.809 | 3.125                             | 104.143 | 104.143 | 104.018 |
| 3.000                          | 104.994 | 104.994 | 104.915 | 3.375                             | 104.547 | 104.547 | 104.422 | 3.000                             | 104.143 | 104.143 | 104.018 |
| 2.875                          | 104.606 | 104.606 | 104.526 | 3.250                             | 104.022 | 104.022 | 103.897 | 2.875                             | 103.990 | 103.990 | 103.865 |
| 2.750                          | 104.255 | 104.255 | 104.174 | 3.125                             | 103.834 | 103.834 | 103.709 | 2.750                             | 103.684 | 103.684 | 103.559 |
| 2.625                          | 103.768 | 103.768 | 103.685 | 3.000                             | 103.521 | 103.521 | 103.396 | 2.625                             | 103.277 | 103.277 | 103.152 |
| 2.500                          | 103.240 | 103.240 | 103.167 | 2.875                             | 103.020 | 103.020 | 102.895 | 2.500                             | 102.806 | 102.806 | 102.681 |
| 2.375                          | 102.840 | 102.840 | 102.766 | 2.750                             | 102.415 | 102.415 | 102.290 | 2.375                             | 102.396 | 102.396 | 102.271 |
| 2.250                          | 102.415 | 102.415 | 102.341 | 2.625                             | 101.942 | 101.942 | 101.817 | 2.250                             | 102.012 | 102.012 | 101.887 |
| 2.125                          | 101.747 | 101.747 | 101.673 | 2.500                             | 101.288 | 101.288 | 101.163 |                                   |         |         |         |
| 2.000                          | 101.150 | 101.150 | 101.075 | 2.375                             | 100.549 | 100.549 | 100.424 |                                   |         |         |         |
| 1.875                          | 100.631 | 100.631 | 100.557 | 2.250                             | 99.792  | 99.792  | 99.667  |                                   |         |         |         |

### 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 |
|------------------------------|--------|

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 |



2/11/2021  
Effective Time:  
9:15:48 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        | 105.618 | 105.618                | 105.544 | 4.250 | 105.868 | 105.868                | 105.794 | 3.750 | 105.048 | 105.048                | 105.008 |  |
| 4.000        | 105.552 | 105.552                | 105.478 | 4.125 | 105.802 | 105.802                | 105.728 | 3.625 | 105.119 | 105.119                | 105.064 |  |
| 3.875        | 105.305 | 105.305                | 105.231 | 4.000 | 105.802 | 105.802                | 105.728 | 3.500 | 105.114 | 105.114                | 105.116 |  |
| 3.750        | 104.884 | 104.884                | 104.810 | 3.875 | 105.555 | 105.555                | 105.481 | 3.375 | 104.878 | 104.878                | 104.880 |  |
| 3.625        | 105.554 | 105.554                | 105.483 | 3.750 | 105.134 | 105.134                | 105.060 | 3.250 | 104.598 | 104.598                | 104.602 |  |
| 3.500        | 105.399 | 105.399                | 105.269 | 3.625 | 105.804 | 105.804                | 105.673 | 3.125 | 104.645 | 104.645                | 104.607 |  |
| 3.375        | 104.879 | 104.879                | 104.749 | 3.500 | 105.649 | 105.649                | 105.519 | 3.000 | 104.688 | 104.688                | 104.609 |  |
| 3.250        | 104.167 | 104.167                | 104.037 | 3.375 | 105.129 | 105.129                | 104.999 | 2.875 | 104.266 | 104.266                | 104.186 |  |
| 3.125        | 103.637 | 103.637                | 103.499 | 3.250 | 104.417 | 104.417                | 104.287 | 2.750 | 103.945 | 103.945                | 103.864 |  |
| 3.000        | 103.315 | 103.315                | 103.177 | 3.125 | 104.093 | 104.093                | 104.051 | 2.625 | 103.490 | 103.490                | 103.407 |  |
| 2.990        | 103.215 | 103.215                | 103.077 | 3.000 | 103.714 | 103.714                | 103.672 | 2.500 | 102.958 | 102.958                | 102.885 |  |
| 2.875        | 102.784 | 102.784                | 102.646 | 2.875 | 103.231 | 103.231                | 103.189 | 2.375 | 102.587 | 102.587                | 102.513 |  |
| 2.750        | 102.135 | 102.135                | 101.997 | 2.750 | 102.643 | 102.643                | 102.600 | 2.250 | 102.184 | 102.184                | 102.110 |  |
| 2.625        | 101.444 | 101.444                | 101.391 | 2.625 | 102.655 | 102.655                | 102.606 | 2.125 | 101.512 | 101.512                | 101.438 |  |
| 2.500        | 101.024 | 101.024                | 100.885 | 2.500 | 102.187 | 102.187                | 102.137 | 2.000 | 100.912 | 100.912                | 100.837 |  |
| 2.375        | 100.082 | 100.082                | 99.944  | 2.375 | 101.704 | 101.704                | 101.655 | 1.990 | 100.812 | 100.812                | 100.737 |  |
| 2.250        | 99.173  | 99.173                 | 99.122  | 2.250 | 100.935 | 100.935                | 100.885 | 1.875 | 100.312 | 100.312                | 100.238 |  |

| AMFX30 | 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  | 104.332                | 104.332 | 104.290 | 4.250    | 103.835                   | 103.835 | 103.710 | 3.875    | 103.687                   | 103.687 | 103.562 |
| 3.750  | 104.903                | 104.903 | 104.894 | 4.125    | 104.668                   | 104.668 | 104.543 | 3.750    | 103.498                   | 103.498 | 103.373 |
| 3.625  | 104.698                | 104.698 | 104.678 | 4.000    | 104.445                   | 104.445 | 104.320 | 3.625    | 103.916                   | 103.916 | 103.791 |
| 3.500  | 104.696                | 104.696 | 104.666 | 3.875    | 104.126                   | 104.126 | 104.001 | 3.500    | 103.815                   | 103.815 | 103.690 |
| 3.375  | 104.588                | 104.588 | 104.577 | 3.750    | 103.705                   | 103.705 | 103.580 | 3.375    | 103.635                   | 103.635 | 103.510 |
| 3.250  | 104.224                | 104.224 | 104.220 | 3.625    | 104.708                   | 104.708 | 104.583 | 3.250    | 103.366                   | 103.366 | 103.241 |
| 3.125  | 104.533                | 104.533 | 104.494 | 3.500    | 104.504                   | 104.504 | 104.379 | 3.125    | 103.713                   | 103.713 | 103.588 |
| 3.000  | 104.564                | 104.564 | 104.485 | 3.375    | 104.117                   | 104.117 | 103.992 | 3.000    | 103.713                   | 103.713 | 103.588 |
| 2.875  | 104.176                | 104.176 | 104.096 | 3.250    | 103.592                   | 103.592 | 103.467 | 2.875    | 103.560                   | 103.560 | 103.435 |
| 2.750  | 103.825                | 103.825 | 103.744 | 3.125    | 103.404                   | 103.404 | 103.279 | 2.750    | 103.254                   | 103.254 | 103.129 |
| 2.625  | 103.338                | 103.338 | 103.255 | 3.000    | 103.091                   | 103.091 | 102.966 | 2.625    | 102.847                   | 102.847 | 102.722 |
| 2.500  | 102.810                | 102.810 | 102.737 | 2.875    | 102.590                   | 102.590 | 102.465 | 2.500    | 102.376                   | 102.376 | 102.251 |
| 2.375  | 102.410                | 102.410 | 102.336 | 2.750    | 101.985                   | 101.985 | 101.860 | 2.375    | 101.966                   | 101.966 | 101.841 |
| 2.250  | 101.985                | 101.985 | 101.911 | 2.625    | 101.512                   | 101.512 | 101.387 | 2.250    | 101.582                   | 101.582 | 101.457 |
| 2.125  | 101.317                | 101.317 | 101.243 | 2.500    | 100.858                   | 100.858 | 100.733 |          |                           |         |         |
| 2.000  | 100.720                | 100.720 | 100.645 | 2.375    | 100.119                   | 100.119 | 99.994  |          |                           |         |         |
| 1.875  | 100.201                | 100.201 | 100.127 | 2.250    | 99.362                    | 99.362  | 99.237  |          |                           |         |         |

| 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                   |
| AMFX15LPMI         | ARFX15LPMI | CF 15yr fix LPMI | AMFX15HLPMI                   |
|                    |            |                  | ARFX30SCLPMI                  |
|                    |            |                  | ARFX15SCLPMI                  |
|                    |            |                  | CF 30yr fix High Balance LPMI |
|                    |            |                  | 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 | -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 |

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 | 640-655 | 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  |

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 |

\*\*LPMI Adjustments subject to change at time of MI Approval



2/11/2021  
 Effective Time:  
 9:15:51 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                | 105.293               | 105.293 | 105.418 | 4.125      | 102.675                            | 102.675 | 102.801 |  |
| 4.000                | 105.210               | 105.210 | 105.336 | 4.000      | 102.569                            | 102.569 | 102.695 |  |
| 3.875                | 104.813               | 104.813 | 104.942 | 3.875      | 102.149                            | 102.149 | 102.277 |  |
| 3.750                | 104.542               | 104.542 | 104.675 | 3.750      | 101.967                            | 101.967 | 102.100 |  |
| 3.625                | 104.956               | 104.956 | 104.859 | 3.625      | 103.220                            | 103.220 | 103.123 |  |
| 3.500                | 104.754               | 104.754 | 104.657 | 3.500      | 103.036                            | 103.036 | 102.940 |  |
| 3.375                | 104.308               | 104.308 | 104.214 | 3.375      | 102.703                            | 102.703 | 102.609 |  |
| 3.250                | 103.702               | 103.702 | 103.613 | 3.250      | 102.264                            | 102.264 | 102.175 |  |
| 3.125                | 103.223               | 103.223 | 103.076 | 3.125      | 102.549                            | 102.549 | 102.409 |  |
| 3.000                | 102.694               | 102.694 | 102.546 | 3.000      | 102.134                            | 102.134 | 101.986 |  |
| 2.875                | 102.182               | 102.182 | 102.037 | 2.875      | 101.621                            | 101.621 | 101.476 |  |
| 2.750                | 101.571               | 101.571 | 101.431 | 2.750      | 101.106                            | 101.106 | 100.967 |  |
| 2.625                | 100.814               | 100.814 | 100.666 | 2.625      | 100.418                            | 100.418 | 100.284 |  |
| 2.500                | 100.238               | 100.238 | 100.086 | 2.500      | 99.720                             | 99.720  | 99.581  |  |

**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 |



2/11/2021  
 Effective Time:  
 9:15:55 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                              | 104.374 | 104.374 | 104.350 | 4.250  | 101.382 | 101.382 | 101.358 |  |  |  |  |
| 4.125                              | 104.683 | 104.683 | 104.622 | 4.125  | 101.772 | 101.772 | 101.711 |  |  |  |  |
| 4.000                              | 104.559 | 104.559 | 104.497 | 4.000  | 101.583 | 101.583 | 101.522 |  |  |  |  |
| 3.875                              | 104.121 | 104.121 | 104.058 | 3.875  | 101.160 | 101.160 | 101.098 |  |  |  |  |
| 3.750                              | 103.860 | 103.860 | 103.796 | 3.750  | 100.953 | 100.953 | 100.889 |  |  |  |  |
| 3.625                              | 104.693 | 104.693 | 104.638 | 3.625  | 102.636 | 102.636 | 102.580 |  |  |  |  |
| 3.500                              | 104.594 | 104.594 | 104.538 | 3.500  | 102.520 | 102.520 | 102.465 |  |  |  |  |
| 3.375                              | 104.246 | 104.246 | 104.191 | 3.375  | 102.226 | 102.226 | 102.171 |  |  |  |  |
| 3.250                              | 103.628 | 103.628 | 103.572 | 3.250  | 101.733 | 101.733 | 101.677 |  |  |  |  |
| 3.125                              | 103.363 | 103.363 | 103.280 | 3.125  | 102.622 | 102.622 | 102.539 |  |  |  |  |
| 3.000                              | 102.948 | 102.948 | 102.866 | 3.000  | 102.245 | 102.245 | 102.162 |  |  |  |  |
| 2.875                              | 102.347 | 102.347 | 102.264 | 2.875  | 101.582 | 101.582 | 101.499 |  |  |  |  |
| 2.750                              | 101.662 | 101.662 | 101.579 | 2.750  | 100.935 | 100.935 | 100.851 |  |  |  |  |
| 2.625                              | 101.137 | 101.137 | 100.930 | 2.625  | 100.551 | 100.551 | 100.344 |  |  |  |  |
| 2.500                              | 100.495 | 100.495 | 100.286 | 2.500  | 99.956  | 99.956  | 99.747  |  |  |  |  |

**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 |
|------------------------------|--------|

**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 |





2/11/2021  
Effective Time:  
9:15:58 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    |        |        |
| <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 |