



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, February 12, 2021

Rate Sheet # 1

9:27 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.



2/12/2021  
 Effective Time:  
 9:27:40 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	103.667	103.667	103.667	4.250	103.372	103.372	103.372	4.250	103.372	103.372	103.372	4.250				4.250				4.250				4.250				4.250			
4.125	105.254	105.254	105.254	4.125	103.823	103.823	103.823	4.125	103.823	103.823	103.823	4.125				4.125				4.125				4.125				4.125			
4.000	104.623	104.623	104.623	4.000	103.314	103.314	103.314	4.000	103.314	103.314	103.314	4.000				4.000				4.000				4.000				4.000			
3.875	104.546	104.546	104.546	3.875	103.859	103.859	103.859	3.875	103.859	103.859	103.859	3.875	104.264	104.264	104.264	3.875	104.264	104.264	104.264	3.875	104.264	104.264	104.264	3.875	104.264	104.264	104.264	3.875	104.264	104.264	104.264
3.750	104.151	104.151	104.151	3.750	103.947	103.947	103.947	3.750	103.947	103.947	103.947	3.750	104.352	104.352	104.352	3.750	104.352	104.352	104.352	3.750	104.352	104.352	104.352	3.750	104.352	104.352	104.352	3.750	104.352	104.352	104.352
3.625	104.108	104.108	103.984	3.625	103.493	103.493	103.442	3.625	103.493	103.493	103.442	3.625	103.839	103.839	103.847	3.625	103.839	103.839	103.847	3.625	103.839	103.839	103.847	3.625	103.839	103.839	103.847	3.625	103.839	103.839	103.847
3.500	103.754	103.754	103.630	3.500	103.430	103.430	103.306	3.500	103.430	103.430	103.306	3.500	103.398	103.398	103.406	3.500	103.398	103.398	103.406	3.500	103.398	103.398	103.406	3.500	103.398	103.398	103.406	3.500	103.398	103.398	103.406
3.375	103.580	103.580	103.456	3.375	103.205	103.205	103.081	3.375	103.205	103.205	103.081	3.375	102.837	102.837	102.845	3.375	102.837	102.837	102.845	3.375	102.837	102.837	102.845	3.375	102.837	102.837	102.845	3.375	102.837	102.837	102.845
3.250	103.671	103.671	103.679	3.250	103.573	103.573	103.529	3.250	103.573	103.573	103.529	3.250	103.926	103.926	103.934	3.250	103.926	103.926	103.934	3.250	103.926	103.926	103.934	3.250	103.926	103.926	103.934	3.250	103.926	103.926	103.934
3.125	103.835	103.835	103.680	3.125	103.597	103.597	103.497	3.125	103.597	103.597	103.497	3.125	104.002	104.002	103.902	3.125	104.002	104.002	103.902	3.125	104.002	104.002	103.902	3.125	104.002	104.002	103.902	3.125	104.002	104.002	103.902
3.000	103.560	103.560	103.405	3.000	103.278	103.278	103.173	3.000	103.278	103.278	103.173	3.000	103.496	103.496	103.396	3.000	103.496	103.496	103.396	3.000	103.496	103.496	103.396	3.000	103.496	103.496	103.396	3.000	103.496	103.496	103.396
2.875	103.078	103.078	102.922	2.875	102.917	102.917	102.813	2.875	102.917	102.917	102.813	2.875	103.275	103.275	103.175	2.875	103.275	103.275	103.175	2.875	103.275	103.275	103.175	2.875	103.275	103.275	103.175	2.875	103.275	103.275	103.175
2.750	102.925	102.925	102.824	2.750	102.775	102.775	102.674	2.750	102.775	102.775	102.674	2.750	103.180	103.180	103.079	2.750	103.180	103.180	103.079	2.750	103.180	103.180	103.079	2.750	103.180	103.180	103.079	2.750	103.180	103.180	103.079
2.625	102.402	102.402	102.227	2.625	102.212	102.212	102.127	2.625	102.212	102.212	102.127	2.625	102.524	102.524	102.423	2.625	102.524	102.524	102.423	2.625	102.524	102.524	102.423	2.625	102.524	102.524	102.423	2.625	102.524	102.524	102.423
2.500	102.412	102.412	102.312	2.500	101.962	101.962	101.862	2.500	101.962	101.962	101.862	2.500	102.367	102.367	102.267	2.500	102.367	102.367	102.267	2.500	102.367	102.367	102.267	2.500	102.367	102.367	102.267	2.500	102.367	102.367	102.267
2.375	102.108	102.108	102.008	2.375	101.458	101.458	101.358	2.375	101.458	101.458	101.358	2.375	101.863	101.863	101.763	2.375	101.863	101.863	101.763	2.375	101.863	101.863	101.763	2.375	101.863	101.863	101.763	2.375	101.863	101.863	101.763
2.250	101.696	101.696	101.596	2.250	100.881	100.881	100.795	2.250	100.881	100.881	100.795	2.250	101.201	101.201	101.101	2.250	101.201	101.201	101.101	2.250	101.201	101.201	101.101	2.250	101.201	101.201	101.101	2.250	101.201	101.201	101.101
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	96.953	96.953	96.836	4.375	96.953	96.953	96.836	4.375	96.953	96.953	96.836	4.375	96.953	96.953	96.836	4.375	96.953	96.953	96.836
4.250	98.888	98.888	98.888	4.250				4.250				4.250	96.859	96.859	96.742	4.250	96.859	96.859	96.742	4.250	96.859	96.859	96.742	4.250	96.859	96.859	96.742	4.250	96.859	96.859	96.742
4.125	103.660	103.660	103.659	4.125				4.125				4.125	99.079	99.079	98.945	4.125	99.079	99.079	98.945	4.125	99.079	99.079	98.945	4.125	99.079	99.079	98.945	4.125	99.079	99.079	98.945
4.000	103.767	103.767	103.783	4.000	103.367	103.367	103.383	4.000	103.367	103.367	103.383	4.000	97.403	97.403	97.269	4.000	97.403	97.403	97.269	4.000	97.403	97.403	97.269	4.000	97.403	97.403	97.269	4.000	97.403	97.403	97.269
3.875	103.682	103.682	103.699	3.875	103.282	103.282	103.299	3.875	103.282	103.282	103.299	3.875	96.946	96.946	96.812	3.875	96.946	96.946	96.812	3.875	96.946	96.946	96.812	3.875	96.946	96.946	96.812	3.875	96.946	96.946	96.812
3.750	103.605	103.605	103.622	3.750	103.205	103.205	103.222	3.750	103.205	103.205	103.222	3.750	96.507	96.507	96.373	3.750	96.507	96.507	96.373	3.750	96.507	96.507	96.373	3.750	96.507	96.507	96.373	3.750	96.507	96.507	96.373
3.625	103.570	103.570	103.669	3.625	103.177	103.177	103.275	3.625	103.177	103.177	103.275	3.625	97.846	97.846	97.712	3.625	97.846	97.846	97.712	3.625	97.846	97.846	97.712	3.625	97.846	97.846	97.712	3.625	97.846	97.846	97.712
3.500	103.603	103.603	103.702	3.500	103.277	103.277	103.376	3.500	103.277	103.277	103.376	3.500	96.484	96.484	96.350	3.500	96.484	96.484	96.350	3.500	96.484	96.484	96.350	3.500	96.484	96.484	96.350	3.500	96.484	96.484	96.350
3.375	103.267	103.267	103.365	3.375	103.035	103.035	103.134	3.375	103.035	103.035	103.134	3.375	95.875	95.875	95.741	3.375	95.875	95.875	95.741	3.375	95.875	95.875	95.741	3.375	95.875	95.875	95.741	3.375	95.875	95.875	95.741
3.250	102.905	102.905	102.943	3.250	102.728	102.728	102.826	3.250	102.728	102.728	102.826	3.250				3.250				3.250				3.250				3.250			
3.125	103.992	103.992	104.023	3.125	103.465	103.465	103.496	3.125	103.465	103.465	103.496	3.125				3.125				3.125				3.125				3.125			
3.000	103.554	103.554	103.585	3.000	103.131	103.131	103.162	3.000	103.131	103.131	103.162	3.000				3.000				3.000				3.000				3.000			
2.875	103.066	103.066	103.097	2.875	102.778	102.778	102.810	2.875	102.778	102.778	102.810	2.875				2.875				2.875				2.875				2.875			
2.750	103.136	103.136	103.168	2.750	102.833	102.833	102.864	2.750	102.833	102.833	102.864	2.750				2.750				2.750				2.750				2.750			
GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
3.875	96.553	96.553	96.436	3.125	95.141	95.141	95.141	3.125	95.141	95.141	95.141	3.125	94.741	94.741	94.741	3.125	94.741	94.741	94.741	3.125	94.741	94.741	94.741	3.125	94.741	94.741	94.741	3.125	94.741	94.741	94.741
3.750	96.459	96.459	96.342	3.000	94.321	94.321	94.321	3.000	94.321	94.321	94.321	3.000	93.921	93.921	93.921	3.000	93.921	93.921	93.921	3.000	93.921	93.921	93.921	3.000	93.921	93.921	93.921	3.000	93.921	93.921	93.921
3.625	98.679	98.679	98.545	2.875	93.512	93.512	93.512	2.875	93.512	93.512	93.512	2.875	93.237	93.237	93.237	2.875	93.237	93.237	93.237	2.875</											



2/12/2021  
 Effective Time:  
 9:27:45 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> <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.**



2/12/2021  
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9:27:48 AM

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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	103.713	103.619	103.525	4.250	103.463	103.369	103.275				
4.125	103.388	103.294	103.200	4.125	103.138	103.044	102.950				
4.000	103.192	103.098	103.005	4.000	102.942	102.848	102.755				
3.875	102.986	102.892	102.798	3.875	102.736	102.642	102.548				
3.750	102.775	102.681	102.588	3.750	102.525	102.431	102.338				
3.625	102.225	102.131	102.038	3.625	101.975	101.881	101.788				
3.500	102.029	101.935	101.841	3.500	101.779	101.685	101.591				
3.375	101.804	101.711	101.617	3.375	101.554	101.461	101.367				
3.250	101.564	101.470	101.377	3.250	101.314	101.220	101.127				
3.125	103.524	103.431	103.337	3.125	103.274	103.181	103.087				
3.000	103.201	103.107	103.013	3.000	102.951	102.857	102.763				
2.875	102.852	102.758	102.664	2.875	102.602	102.508	102.414				
2.750	102.488	102.394	102.300	2.750	102.238	102.144	102.050				
2.625	102.297	102.204	102.110	2.625	102.047	101.954	101.860				
2.500	101.909	101.815	101.721	2.500	101.659	101.565	101.471				
2.375	101.489	101.395	101.302	2.375	101.239	101.145	101.052				
2.250	101.057	100.964	100.870	2.250	100.807	100.714	100.620				
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	103.488	103.394	103.300	3.500	103.238	103.144	103.050				
3.375	103.177	103.083	102.989	3.375	102.927	102.833	102.739				
3.250	102.854	102.760	102.666	3.250	102.604	102.510	102.416				
3.125	103.253	103.159	103.066	3.125	103.003	102.909	102.816				
3.000	102.954	102.860	102.767	3.000	102.704	102.610	102.517				
2.875	102.611	102.517	102.424	2.875	102.361	102.267	102.174				
2.750	102.254	102.160	102.066	2.750	102.004	101.910	101.816				
2.625	102.861	102.768	102.674	2.625	102.611	102.518	102.424				
2.500	102.501	102.407	102.313	2.500	102.251	102.157	102.063				
2.375	102.126	102.032	101.938	2.375	101.876	101.782	101.688				
2.250	101.749	101.656	101.562	2.250	101.499	101.406	101.312				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI 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	96.779	96.779	96.529	4.125	94.629	94.629	94.629				
4.000	96.786	96.786	96.536	4.000	94.636	94.636	94.636				
3.875	96.628	96.628	96.378	3.875	94.478	94.478	94.478				
3.750	96.748	96.748	96.498	3.750	94.598	94.598	94.598				
3.625	97.360	97.360	97.110	3.625	95.210	95.210	95.210				
3.500	97.450	97.450	97.200	3.500	95.300	95.300	95.300				
3.375	97.549	97.549	97.299	3.375	95.399	95.399	95.399				
3.250	97.513	97.513	97.263	3.250	95.363	95.363	95.363				

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



2/12/2021  
Effective Time:  
9:27:52 AM

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

Conventional												
CAMFX30	CAMFX25	Clarity Conforming 30 Yr Fixed			CAMFX20	Clarity Conforming 20 Yr Fixed			CAMFX15	Clarity Conforming 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.909	105.909	105.832	4.250	106.159	106.159	106.081	3.750	105.356	105.356	105.304	
4.000	105.809	105.809	105.731	4.125	106.059	106.059	105.981	3.625	105.250	105.250	105.482	
3.875	105.542	105.542	105.464	4.000	105.959	105.959	105.881	3.500	105.612	105.612	105.610	
3.750	105.131	105.131	105.053	3.875	105.792	105.792	105.714	3.375	105.342	105.342	105.340	
3.625	105.670	105.670	105.540	3.750	105.381	105.381	105.303	3.250	105.041	105.041	105.041	
3.500	105.517	105.517	105.387	3.625	105.920	105.920	105.790	3.125	104.707	104.707	104.711	
3.375	105.078	105.078	104.947	3.500	105.767	105.767	105.637	3.000	104.947	104.947	104.881	
3.250	104.422	104.422	104.292	3.375	105.328	105.328	105.197	2.875	104.685	104.685	104.618	
3.125	103.902	103.902	103.772	3.250	104.672	104.672	104.542	2.750	104.364	104.364	104.296	
3.000	103.496	103.496	103.358	3.125	104.356	104.356	104.314	2.625	103.905	103.905	103.836	
2.990	103.396	103.396	103.258	3.000	103.970	103.970	103.927	2.500	103.360	103.360	103.287	
2.875	102.976	102.976	102.837	2.875	103.478	103.478	103.434	2.375	102.988	102.988	102.914	
2.750	102.328	102.328	102.189	2.750	102.884	102.884	102.839	2.250	102.580	102.580	102.506	
2.625	101.628	101.628	101.571	2.625	102.901	102.901	102.853	2.125	101.902	101.902	101.827	
2.500	101.148	101.148	101.010	2.500	102.401	102.401	102.353	2.000	101.296	101.296	101.221	
2.375	100.189	100.189	100.051	2.375	101.916	101.916	101.866	1.990	101.196	101.196	101.121	
2.250	99.310	99.310	99.259	2.250	101.145	101.145	101.094	1.875	100.689	100.689	100.614	

CAMFX10	Clarity Conforming 10 Yr Fixed			CAMFX30HB	Clarity Conforming 30 Yr Fixed HB			CAMFX15HB	Clarity Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.694	104.694	104.646	4.250	104.225	104.225	104.100	3.875	104.148	104.148	104.023
3.750	105.514	105.514	105.469	4.125	105.030	105.030	104.905	3.750	103.941	103.941	103.816
3.625	105.285	105.285	105.241	4.000	104.790	104.790	104.665	3.625	104.400	104.400	104.275
3.500	105.220	105.220	105.158	3.875	104.458	104.458	104.333	3.500	104.261	104.261	104.136
3.375	105.100	105.100	105.037	3.750	104.036	104.036	103.911	3.375	104.069	104.069	103.944
3.250	104.727	104.727	104.664	3.625	105.082	105.082	104.957	3.250	103.796	103.796	103.671
3.125	104.652	104.652	104.591	3.500	104.821	104.821	104.696	3.125	104.086	104.086	103.961
3.000	104.927	104.927	104.861	3.375	104.453	104.453	104.328	3.000	103.973	103.973	103.848
2.875	104.647	104.647	104.579	3.250	103.945	103.945	103.820	2.875	103.909	103.909	103.784
2.750	104.290	104.290	104.221	3.125	103.660	103.660	103.535	2.750	103.618	103.618	103.493
2.625	103.801	103.801	103.732	3.000	103.355	103.355	103.230	2.625	103.222	103.222	103.097
2.500	103.258	103.258	103.185	2.875	102.857	102.857	102.732	2.500	102.752	102.752	102.627
2.375	102.853	102.853	102.779	2.750	102.249	102.249	102.124	2.375	102.337	102.337	102.212
2.250	102.423	102.423	102.349	2.625	101.754	101.754	101.629	2.250	101.941	101.941	101.816
2.125	101.705	101.705	101.630	2.500	101.085	101.085	100.960				
2.000	101.115	101.115	101.040	2.375	100.340	100.340	100.215				
1.875	100.579	100.579	100.504	2.250	99.579	99.579	99.454				

### 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



2/12/2021  
Effective Time:  
9:27:55 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	105.479	105.479	105.402		4.250	105.729	105.729	105.651		3.750	104.926	104.926	104.874		
4.000	105.379	105.379	105.301		4.125	105.629	105.629	105.551		3.625	105.090	105.090	105.052		
3.875	105.112	105.112	105.034		4.000	105.629	105.629	105.551		3.500	105.182	105.182	105.180		
3.750	104.701	104.701	104.623		3.875	105.362	105.362	105.284		3.375	104.912	104.912	104.910		
3.625	105.240	105.240	105.110		3.750	104.951	104.951	104.873		3.250	104.611	104.611	104.611		
3.500	105.087	105.087	104.957		3.625	105.490	105.490	105.360		3.125	104.277	104.277	104.281		
3.375	104.648	104.648	104.517		3.500	105.337	105.337	105.207		3.000	104.517	104.517	104.511		
3.250	103.992	103.992	103.862		3.375	104.898	104.898	104.767		2.875	104.255	104.255	104.188		
3.125	103.472	103.472	103.342		3.250	104.242	104.242	104.112		2.750	103.934	103.934	103.866		
3.000	103.066	103.066	102.928		3.125	103.926	103.926	103.884		2.625	103.475	103.475	103.406		
2.990	102.966	102.966	102.828		3.000	103.540	103.540	103.497		2.500	102.930	102.930	102.857		
2.875	102.546	102.546	102.407		2.875	103.048	103.048	103.004		2.375	102.558	102.558	102.484		
2.750	101.898	101.898	101.759		2.750	102.454	102.454	102.409		2.250	102.150	102.150	102.076		
2.625	101.198	101.198	101.141		2.625	102.471	102.471	102.423		2.125	101.472	101.472	101.397		
2.500	100.718	100.718	100.580		2.500	101.971	101.971	101.923		2.000	100.866	100.866	100.791		
2.375	99.759	99.759	99.621		2.375	101.486	101.486	101.436		1.990	100.766	100.766	100.691		
2.250	98.880	98.880	98.829		2.250	100.715	100.715	100.664		1.875	100.259	100.259	100.184		

AMFX30	AMFX25	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	104.264	104.264	104.216		4.250	103.795	103.795	103.670		3.875	103.718	103.718	103.593		
3.750	105.084	105.084	105.039		4.125	104.600	104.600	104.475		3.750	103.511	103.511	103.386		
3.625	104.855	104.855	104.811		4.000	104.360	104.360	104.235		3.625	103.970	103.970	103.845		
3.500	104.790	104.790	104.728		3.875	104.028	104.028	103.903		3.500	103.831	103.831	103.706		
3.375	104.670	104.670	104.607		3.750	103.606	103.606	103.481		3.375	103.639	103.639	103.514		
3.250	104.297	104.297	104.234		3.625	104.652	104.652	104.527		3.250	103.366	103.366	103.241		
3.125	104.222	104.222	104.161		3.500	104.391	104.391	104.266		3.125	103.656	103.656	103.531		
3.000	104.497	104.497	104.431		3.375	104.023	104.023	103.898		3.000	103.543	103.543	103.418		
2.875	104.217	104.217	104.149		3.250	103.515	103.515	103.390		2.875	103.479	103.479	103.354		
2.750	103.860	103.860	103.791		3.125	103.230	103.230	103.105		2.750	103.188	103.188	103.063		
2.625	103.371	103.371	103.302		3.000	102.925	102.925	102.800		2.625	102.792	102.792	102.667		
2.500	102.828	102.828	102.755		2.875	102.427	102.427	102.302		2.500	102.322	102.322	102.197		
2.375	102.423	102.423	102.349		2.750	101.819	101.819	101.694		2.375	101.907	101.907	101.782		
2.250	101.993	101.993	101.919		2.625	101.324	101.324	101.199		2.250	101.511	101.511	101.386		
2.125	101.275	101.275	101.200		2.500	100.655	100.655	100.530							
2.000	100.685	100.685	100.610		2.375	99.910	99.910	99.785							
1.875	100.149	100.149	100.074		2.250	99.149	99.149	99.024							

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes					
FNMA	FHLMC		FNMA	FHLMC	
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing	-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							
		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	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
Adjustments		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property		-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property		-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under		0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.57					



2/12/2021  
Effective Time:  
9:28:02 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	105.308	105.308	105.434	4.125	102.630	102.630	102.756	
4.000	105.195	105.195	105.321	4.000	102.502	102.502	102.628	
3.875	104.777	104.777	104.905	3.875	102.060	102.060	102.188	
3.750	104.515	104.515	104.649	3.750	101.887	101.887	102.020	
3.625	104.813	104.813	104.700	3.625	103.091	103.091	102.978	
3.500	104.573	104.573	104.460	3.500	102.871	102.871	102.759	
3.375	104.181	104.181	104.071	3.375	102.589	102.589	102.479	
3.250	103.632	103.632	103.528	3.250	102.202	102.202	102.097	
3.125	103.101	103.101	102.953	3.125	102.447	102.447	102.305	
3.000	102.592	102.592	102.444	3.000	102.046	102.046	101.898	
2.875	102.086	102.086	101.941	2.875	101.534	101.534	101.389	
2.750	101.474	101.474	101.334	2.750	101.019	101.019	100.879	
2.625	100.735	100.735	100.584	2.625	100.323	100.323	100.188	
2.500	100.160	100.160	100.009	2.500	99.640	99.640	99.489	

**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



2/12/2021  
Effective Time:  
9:28:06 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	104.405	104.405	104.371	4.250	101.397	101.397	101.363				
4.125	104.640	104.640	104.594	4.125	101.716	101.716	101.671				
4.000	104.501	104.501	104.457	4.000	101.520	101.520	101.475				
3.875	104.056	104.056	104.011	3.875	101.089	101.089	101.044				
3.750	103.785	103.785	103.740	3.750	100.873	100.873	100.827				
3.625	104.741	104.741	104.674	3.625	102.678	102.678	102.612				
3.500	104.548	104.548	104.481	3.500	102.469	102.469	102.402				
3.375	104.183	104.183	104.117	3.375	102.159	102.159	102.092				
3.250	103.555	103.555	103.489	3.250	101.656	101.656	101.589				
3.125	103.232	103.232	103.153	3.125	102.539	102.539	102.460				
3.000	102.800	102.800	102.722	3.000	102.145	102.145	102.067				
2.875	102.195	102.195	102.117	2.875	101.477	101.477	101.400				
2.750	101.501	101.501	101.425	2.750	100.821	100.821	100.745				
2.625	100.890	100.890	100.745	2.625	100.315	100.315	100.169				
2.500	100.238	100.238	100.091	2.500	99.709	99.709	99.562				

**Home Possible Adjustments**

**LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.500
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**Loan Amount Adjustments**

LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		>=500,000	-0.219





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Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

**Conventional Adjustment**

**LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LTV/FICO Adjusters: Cash-Out Refinance (all Terms)**

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

**Loans with Secondary Financing**

All Loans with Sub Financing				-0.375
<b>The below adds also apply:</b>				
LTV	CLTV	<720	≥720	
≤65	>80 & ≤95	-0.500	-0.250	
>65 & ≤75	>80 & ≤95	-0.750	-0.500	
>75 & ≤95	>90 & ≤95	-1.000	-0.750	
>75 & ≤90	>76 & ≤90	-1.000	-0.750	
≤95	>95 & ≤97	-1.500	-1.500	

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances ≤ 125,000

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
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		≥500,000	-0.219