



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, February 12, 2021

Rate Sheet # 1

2:09 PM

LOCK DESK

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APPRAISAL ORDER PROCEDURES

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

TABLE OF CONTENTS

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

Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

APPROVED STATES

AL, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MO, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV

LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

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
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Advantage FHA 100% DPA PROGRAM									
DPA30	FHA Advantage 30 Yr Fixed		DPA 2nd						
Rate	30 Day		10 Yr Fixed @ 6% Rate Par Pricing						
3.750	103.500		FHA Advantage 30 Yr Fixed Price Adjustments <table border="1"> <thead> <tr> <th>FICO</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>FICO 660-679</td> <td>-0.250</td> </tr> <tr> <td>FICO 640-659</td> <td>-1.000</td> </tr> </tbody> </table>	FICO	Adjustment	FICO 660-679	-0.250	FICO 640-659	-1.000
FICO	Adjustment								
FICO 660-679	-0.250								
FICO 640-659	-1.000								
3.250	102.250								
2.750	100.375								
			<table border="1"> <thead> <tr> <th>DTI</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>DTI> 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI> 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>	DTI	Adjustment	DTI> 50 FICO 680+	-1.000	DTI> 45-50 FICO 640-679	-0.500
DTI	Adjustment								
DTI> 50 FICO 680+	-1.000								
DTI> 45-50 FICO 640-679	-0.500								

Program Highlights

- DPA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
 - DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
 - This DPA is not available in the State Washington (WA)
 - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
 - No Discount Points Allowed
 - Borrower or Lender Paid Max Comp is 2.00%
- Note: Loan must be U/W Approved status before you can request your lock.**



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Government STRETCH											
GSFFX30				GSFFX25				FHA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	103.804	103.711	103.617	4.250	103.554	103.461	103.367				
4.125	103.310	103.216	103.122	4.125	103.060	102.966	102.872				
4.000	103.114	103.020	102.927	4.000	102.864	102.770	102.677				
3.875	102.907	102.814	102.720	3.875	102.657	102.564	102.470				
3.750	102.697	102.603	102.509	3.750	102.447	102.353	102.259				
3.625	102.131	102.038	101.944	3.625	101.881	101.788	101.694				
3.500	101.935	101.841	101.747	3.500	101.685	101.591	101.497				
3.375	101.711	101.617	101.523	3.375	101.461	101.367	101.273				
3.250	101.470	101.377	101.283	3.250	101.220	101.127	101.033				
3.125	103.397	103.303	103.210	3.125	103.147	103.053	102.960				
3.000	103.074	102.980	102.886	3.000	102.824	102.730	102.636				
2.875	102.725	102.631	102.537	2.875	102.475	102.381	102.287				
2.750	102.360	102.267	102.173	2.750	102.110	102.017	101.923				
2.625	102.156	102.062	101.968	2.625	101.906	101.812	101.718				
2.500	101.767	101.673	101.579	2.500	101.517	101.423	101.329				
2.375	101.347	101.254	101.160	2.375	101.097	101.004	100.910				
2.250	100.916	100.822	100.728	2.250	100.666	100.572	100.478				

GSFFX15				GSVFX15				VA 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
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	102.768	102.674	102.580	2.625	102.518	102.424	102.330				
2.500	102.407	102.313	102.220	2.500	102.157	102.063	101.970				
2.375	102.032	101.938	101.844	2.375	101.782	101.688	101.594				
2.250	101.656	101.562	101.468	2.250	101.406	101.312	101.218				
2.125				2.125							
2.000				2.000							
1.875				1.875							

GSFFX30HB				GSVFX30HB				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
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
VA IRRRL Adjustments			
VA IRRRL (95.01-110.00)			-1.000
VA IRRRL (110.01-125% LTV)			-2.250
GOVERNMENT LENDER FEE BUYOUT		STREAMLINE 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

FICO Adjusters	FHA	VA
620-639	-1.500	-1.500
600-619	-2.500	-2.500



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Conventional															
CAMFX30		CAMFX25		Clarity Conforming 30 Yr Fixed		CAMFX20		Clarity Conforming 20 Yr Fixed		CAMFX15		Clarity Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	105.616	105.616	105.739	4.250	105.674	105.674	105.791	3.750	105.278	105.278	105.226	3.625	105.442	105.442	105.404
4.000	105.500	105.500	105.622	4.125	105.543	105.543	105.661	3.500	105.549	105.549	105.561	3.500	105.549	105.549	105.561
3.875	105.079	105.079	105.204	4.000	105.443	105.443	105.561	3.375	105.279	105.279	105.291	3.375	105.279	105.279	105.291
3.750	104.816	104.816	104.946	3.875	105.193	105.193	105.311	3.250	104.979	104.979	104.993	3.250	104.979	104.979	104.993
3.625	105.202	105.202	105.110	3.750	104.831	104.831	104.954	3.125	104.644	104.644	104.663	3.125	104.644	104.644	104.663
3.500	104.967	104.967	104.893	3.625	105.385	105.385	105.355	3.000	104.879	104.879	104.813	3.000	104.879	104.879	104.813
3.375	104.584	104.584	104.525	3.500	105.299	105.299	105.268	2.875	104.616	104.616	104.549	2.875	104.616	104.616	104.549
3.250	104.147	104.147	104.113	3.375	104.866	104.866	104.834	2.750	104.293	104.293	104.225	2.750	104.293	104.293	104.225
3.125	103.612	103.612	103.570	3.250	104.331	104.331	104.297	2.625	103.830	103.830	103.761	2.625	103.830	103.830	103.761
3.000	103.205	103.205	103.162	3.125	104.202	104.202	104.160	2.500	103.264	103.264	103.191	2.500	103.264	103.264	103.191
2.990	103.105	103.105	103.062	3.000	103.812	103.812	103.769	2.375	102.889	102.889	102.815	2.375	102.889	102.889	102.815
2.875	102.582	102.582	102.538	2.875	103.316	103.316	103.272	2.250	102.478	102.478	102.404	2.250	102.478	102.478	102.404
2.750	101.888	101.888	101.843	2.750	102.716	102.716	102.671	2.125	101.795	101.795	101.720	2.125	101.795	101.795	101.720
2.625	101.419	101.419	101.372	2.625	102.751	102.751	102.703	2.000	101.186	101.186	101.111	2.000	101.186	101.186	101.111
2.500	100.743	100.743	100.695	2.500	102.247	102.247	102.199	1.990	101.086	101.086	101.011	1.990	101.086	101.086	101.011
2.375	99.866	99.866	99.816	2.375	101.755	101.755	101.705	1.875	100.580	100.580	100.505	1.875	100.580	100.580	100.505
2.250	99.095	99.095	99.041	2.250	100.982	100.982	100.931								

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	105.444	105.444	105.388	4.250	104.104	104.104	103.979	3.875	104.113	104.113	103.988
3.750	105.207	105.207	105.160	4.125	104.945	104.945	104.820	3.750	103.905	103.905	103.780
3.625	105.158	105.158	105.098	4.000	104.704	104.704	104.579	3.625	104.362	104.362	104.237
3.500	105.038	105.038	104.978	3.875	104.369	104.369	104.244	3.500	104.233	104.233	104.108
3.375	104.664	104.664	104.604	3.750	103.945	103.945	103.820	3.375	104.040	104.040	103.915
3.250	104.574	104.574	104.513	3.625	104.910	104.910	104.785	3.250	103.767	103.767	103.642
3.125	104.862	104.862	104.796	3.500	104.647	104.647	104.522	3.125	104.048	104.048	103.923
3.000	104.275	104.275	104.150	3.375	104.275	104.275	104.150	3.000	103.973	103.973	103.848
2.875	104.576	104.576	104.508	3.250	103.765	103.765	103.640	2.875	103.865	103.865	103.740
2.750	104.220	104.220	104.151	3.125	103.544	103.544	103.419	2.750	103.574	103.574	103.449
2.625	103.728	103.728	103.659	3.000	103.237	103.237	103.112	2.625	103.177	103.177	103.052
2.500	103.162	103.162	103.089	2.875	102.734	102.734	102.609	2.500	102.684	102.684	102.559
2.375	102.754	102.754	102.680	2.750	102.124	102.124	101.999	2.375	102.269	102.269	102.144
2.250	102.321	102.321	102.247	2.625	101.611	101.611	101.486	2.250	101.854	101.854	101.729
2.125	101.600	101.600	101.537	2.500	100.926	100.926	100.801				
2.000	101.006	101.006	100.931	2.375	100.161	100.161	100.036				
1.875	100.470	100.470	100.395	2.250	99.398	99.398	99.273				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMBA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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Table with columns: AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

Table with columns: AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, Conforming 15 Yr Fixed HB. Rows include Rate, 15 Day, 30 Day, 45 Day for various interest rates.

FHLMC Codes table with columns: Code, Description. Includes ARFX30, ARFX25, ARFX20, ARFX15.

LPMI Product Codes table with columns: Code, Description. Includes FNMA, FHLMC, AMFX30HBLPMI, AMFX30SCLPMI, AMFX15HBLPMI, AMFX15SCLPMI.

Conventional Adjustment

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

Table with columns: LTV, FICO, and adjustment values. Rows range from <=60 to >75-80.

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

Table with columns: LTV, FICO, and adjustment values. Rows range from <=60 to >75-80.

Loans with Secondary Financing

Table with columns: LTV, CLTV, and adjustment values. Rows include <=60, >60-70, >70-75, >75-80.

High Balance Loan Adjusters

Table with columns: Adjustment, Value. Includes Cash-Out Refinance, Purchase or Rate and Term Refinance.

General Adjustments

Table with columns: DESCRIPTION, and adjustment values. Includes Adverse Market Refinance Fee, INVESTMENT PROPERTY, MANUFACTURED HOMES, etc.

Loan Amount Adjustments

Table with columns: LA, and adjustment values. Includes LA >=\$50,000 - \$99,999, LA >=\$100,000 - \$124,999, LA > \$124,999 - LIMIT.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

Table with columns: Base LTV, Coverage, Credit Scores, and adjustment values. Includes rows for >25 Yr Term, >45% DTI, >= 2 Borrowers.

CONVENTIONAL LENDER FEE BUYOUT

Table with columns: Fee Range, and adjustment values. Includes 50,000-74,999, 75,000-99,999, 100,000-139,999, 140,000-189,999, >=500,000.

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



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Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250				4.250					
4.125	105.199	105.199	105.340	4.125	102.521	102.521	102.662		
4.000	105.085	105.085	105.227	4.000	102.393	102.393	102.534		
3.875	104.668	104.668	104.812	3.875	101.950	101.950	102.094		
3.750	104.406	104.406	104.555	3.750	101.777	101.777	101.926		
3.625	104.719	104.719	104.622	3.625	102.997	102.997	102.900		
3.500	104.479	104.479	104.382	3.500	102.778	102.778	102.681		
3.375	104.087	104.087	103.993	3.375	102.495	102.495	102.401		
3.250	103.538	103.538	103.449	3.250	102.108	102.108	102.019		
3.125	102.991	102.991	102.863	3.125	102.340	102.340	102.199		
3.000	102.482	102.482	102.335	3.000	101.936	101.936	101.789		
2.875	101.977	101.977	101.832	2.875	101.424	101.424	101.280		
2.750	101.365	101.365	101.225	2.750	100.910	100.910	100.770		
2.625	100.584	100.584	100.450	2.625	100.213	100.213	100.079		
2.500	100.004	100.004	99.852	2.500	99.487	99.487	99.357		

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:
2:09:33 PM

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	104.301	104.301	104.282	4.250	101.293	101.293	101.275				
4.125	104.536	104.536	104.506	4.125	101.612	101.612	101.582				
4.000	104.397	104.397	104.368	4.000	101.416	101.416	101.387				
3.875	103.951	103.951	103.922	3.875	100.985	100.985	100.956				
3.750	103.681	103.681	103.651	3.750	100.769	100.769	100.739				
3.625	104.652	104.652	104.601	3.625	102.590	102.590	102.539				
3.500	104.459	104.459	104.408	3.500	102.381	102.381	102.329				
3.375	104.095	104.095	104.044	3.375	102.070	102.070	102.020				
3.250	103.467	103.467	103.416	3.250	101.567	101.567	101.517				
3.125	103.123	103.123	103.044	3.125	102.430	102.430	102.351				
3.000	102.691	102.691	102.613	3.000	102.035	102.035	101.957				
2.875	102.085	102.085	102.008	2.875	101.368	101.368	101.290				
2.750	101.391	101.391	101.315	2.750	100.712	100.712	100.636				
2.625	100.734	100.734	100.589	2.625	100.158	100.158	100.013				
2.500	100.082	100.082	99.935	2.500	99.553	99.553	99.406				

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		
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

General Adjustments

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

**Exempt are Loan balances ≤ 125,000

CONVENTIONAL LENDER FEE BUYOUT

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