



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, February 16, 2021

Rate Sheet # 1

9:03 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

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.



2/16/2021
 Effective Time:
 9:03:45 AM

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

Government																							
GFFX30				FHA 30 Yr Fixed				GVFX30				VA 30 Yr Fixed				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	
4.250	102.977	102.977	102.976	4.250	102.994	102.994	102.992	4.250	103.388	103.388	103.386	4.250	103.997	103.997	103.992	4.250	103.926	103.926	103.926	4.250	103.605	103.605	103.605
4.125	104.583	104.583	104.581	4.125	103.388	103.388	103.386	4.125	103.388	103.388	103.386	4.125	103.926	103.926	103.926	4.125	103.926	103.926	103.926	4.125	103.834	103.834	103.834
4.000	104.018	104.018	104.016	4.000	102.973	102.973	102.971	4.000	102.973	102.973	102.971	4.000	103.429	103.429	103.429	4.000	103.429	103.429	103.429	4.000	103.111	103.111	103.111
3.875	104.011	104.011	104.009	3.875	103.292	103.292	103.290	3.875	103.292	103.292	103.290	3.875	103.697	103.697	103.697	3.875	103.697	103.697	103.697	3.875	103.605	103.605	103.605
3.750	103.671	103.671	103.650	3.750	103.521	103.521	103.521	3.750	103.521	103.521	103.521	3.750	103.926	103.926	103.926	3.750	103.926	103.926	103.926	3.750	103.834	103.834	103.834
3.625	104.354	104.354	104.498	3.625	103.572	103.572	103.715	3.625	103.572	103.572	103.715	3.625	103.161	103.161	103.161	3.625	103.161	103.161	103.161	3.625	103.111	103.111	103.111
3.500	103.976	103.976	104.120	3.500	103.518	103.518	103.662	3.500	103.518	103.518	103.662	3.500	102.844	102.844	102.844	3.500	102.844	102.844	102.844	3.500	102.794	102.794	102.794
3.375	103.748	103.748	103.892	3.375	103.316	103.316	103.459	3.375	103.316	103.316	103.459	3.375	102.477	102.477	102.477	3.375	102.477	102.477	102.477	3.375	102.422	102.422	102.422
3.250	103.733	103.733	103.876	3.250	103.757	103.757	103.901	3.250	103.757	103.757	103.901	3.250	104.467	104.467	104.337	3.250	104.467	104.467	104.337	3.250	104.337	104.337	104.337
3.125	103.921	103.921	103.809	3.125	103.719	103.719	103.610	3.125	103.719	103.719	103.610	3.125	104.124	104.124	104.015	3.125	104.124	104.124	104.015	3.125	104.015	104.015	104.015
3.000	103.723	103.723	103.591	3.000	103.461	103.461	103.349	3.000	103.461	103.461	103.349	3.000	103.818	103.818	103.709	3.000	103.818	103.818	103.709	3.000	103.709	103.709	103.709
2.875	103.355	103.355	103.246	2.875	103.205	103.205	103.096	2.875	103.205	103.205	103.096	2.875	103.610	103.610	103.501	2.875	103.610	103.610	103.501	2.875	103.501	103.501	103.501
2.750	103.260	103.260	103.152	2.750	103.110	103.110	103.002	2.750	103.110	103.110	103.002	2.750	103.515	103.515	103.407	2.750	103.515	103.515	103.407	2.750	103.407	103.407	103.407
2.625	102.655	102.655	102.517	2.625	102.654	102.654	102.495	2.625	102.654	102.654	102.495	2.625	102.786	102.786	102.694	2.625	102.786	102.786	102.694	2.625	102.694	102.694	102.694
2.500	102.446	102.446	102.315	2.500	102.319	102.319	102.178	2.500	102.319	102.319	102.178	2.500	102.662	102.662	102.570	2.500	102.662	102.662	102.570	2.500	102.570	102.570	102.570
2.375	101.954	101.954	101.862	2.375	101.942	101.942	101.798	2.375	101.942	101.942	101.798	2.375	102.209	102.209	102.117	2.375	102.209	102.209	102.117	2.375	102.117	102.117	102.117
2.250	101.435	101.435	101.343	2.250	101.438	101.438	101.280	2.250	101.438	101.438	101.280	2.250	101.690	101.690	101.598	2.250	101.690	101.690	101.598	2.250	101.598	101.598	101.598

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.375				4.375				4.375				4.375				3.875	97.080	97.080	96.962	3.875	97.080	97.080	96.962
4.250	98.253	98.253	98.252	4.250				4.250				4.250				3.750	96.986	96.986	96.869	3.750	96.986	96.986	96.869
4.125	102.813	102.813	102.812	4.125				4.125				4.125				3.625	99.264	99.264	99.164	3.625	99.264	99.264	99.164
4.000	103.049	103.049	103.108	4.000	102.649	102.649	102.708	4.000	102.649	102.649	102.708	4.000	97.589	97.589	97.488	4.000	97.589	97.589	97.488	4.000	97.488	97.488	97.387
3.875	103.061	103.061	103.120	3.875	102.661	102.661	102.720	3.875	102.661	102.661	102.720	3.875	97.132	97.132	97.032	3.875	97.132	97.132	97.032	3.875	97.032	97.032	96.931
3.750	103.071	103.071	103.129	3.750	102.671	102.671	102.729	3.750	102.671	102.671	102.729	3.750	96.693	96.693	96.593	3.750	96.693	96.693	96.593	3.750	96.593	96.593	96.492
3.625	102.859	102.859	103.040	3.625	102.478	102.478	102.659	3.625	102.478	102.478	102.659	3.625	97.844	97.844	97.744	3.625	97.844	97.844	97.744	3.625	97.744	97.744	97.643
3.500	102.907	102.907	103.089	3.500	102.593	102.593	102.775	3.500	102.593	102.593	102.775	3.500	96.482	96.482	96.382	3.500	96.482	96.482	96.382	3.500	96.382	96.382	96.281
3.375	102.589	102.589	102.771	3.375	102.367	102.367	102.549	3.375	102.367	102.367	102.549	3.375	95.873	95.873	95.773	3.375	95.873	95.873	95.773	3.375	95.773	95.773	95.672
3.250	102.371	102.371	102.438	3.250	102.074	102.074	102.256	3.250	102.074	102.074	102.256	3.250											
3.125	103.506	103.506	103.659	3.125	102.998	102.998	103.152	3.125	102.998	102.998	103.152	3.125											
3.000	103.081	103.081	103.235	3.000	102.673	102.673	102.827	3.000	102.673	102.673	102.827	3.000											
2.875	102.611	102.611	102.765	2.875	102.333	102.333	102.487	2.875	102.333	102.333	102.487	2.875											
2.750	102.703	102.703	102.857	2.750	102.403	102.403	102.557	2.750	102.403	102.403	102.557	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	
3.875	96.680	96.680	96.562	3.875	95.027	95.027		3.875	95.027	95.027		3.875	94.627	94.627		3.875	94.627	94.627		3.875	94.627	94.627	
3.750	96.586	96.586	96.469	3.750	94.207	94.207		3.750	94.207	94.207		3.750	93.807	93.807		3.750	93.807	93.807		3.750	93.807	93.807	
3.625	98.864	98.864	98.764	3.625	93.399	93.399		3.625	93.399	93.399		3.625	93.124	93.124		3.625	93.124	93.124		3.625	93.124	93.124	
3.500	97.189	97.189	97.088	3.500	92.951	92.951		3.500	92.951	92.951		3.500	92.676	92.676		3.500	92.676	92.676		3.500	92.676	92.676	
3.375	96.732	96.732	96.632	3.375	94.322	94.322		3.375	94.322	94.322		3.375	93.922	93.922		3.375	93.922	93.922		3.375	93.922	93.922	
3.250	96.293	96.293	96.193	3.250	93.475	93.475		3.250	93.475	93.475		3.250	93.075	93.075		3.250	93.075	93.075		3.250	93.075	93.075	
3.125	97.444	97.444	97.344	3.125	92.781	92.781		3.125	92.781	92.781		3.125	92.381	92.381		3.125	92.381	92.381		3.125	92.381	92.381	
3.000	96.082	96.082	95.982	3.000	92.348	92.348		3.000	92.348	92.348		3.000	91.948	91.948		3.000	91.948	91.948		3.000	91.948	91.948	
2.875	95.473	95.473	95.373	2.875	92.125			2.875	92.125			2.875	91.748	91.748		2.875	91.748	91.748		2.875	91.748	91.748	

GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.125	102.621	102.621	102.619	4.125	99.797	99.797	99.705	4.125	99.797	99.797	99.705	4.125	100.391	100.391	100.336
4.000	102.150	102.150	102.148	4.000	99.998	99.998	99.906	4.000	99.998	99.998	99.906	4.000	100.536	100.536	100.481
3.875	101.680	101.680	101.678	3.875	100.786	100.786	100.694	3.875	100.786	100.786	100.694	3.875	100.840	100.840	100.785
3.750	101.195	101.195	101.193	3.750	100.756	100.756	100.664	3.750	100.756	100.756	100.664	3.750	100.985	100.985	100.930
3.625	102.278	102.278	102.278	3.625	101.700	101.700	101.740	3.625	101.700	101.700	101.740	3.625	101.120	101.120	101.065
3.500	101.919	101.919	102.063	3.500	101.669	101.669	101.812	3.500	101.669	101.669	101.812	3			



2/16/2021
 Effective Time:
 9:03:45 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		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	100.125								
			<table border="1"> <thead> <tr> <th>DTI</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>DTI> 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI> 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>	DTI	Adjustment	DTI> 50 FICO 680+	-1.000	DTI> 45-50 FICO 640-679	-0.500
DTI	Adjustment								
DTI> 50 FICO 680+	-1.000								
DTI> 45-50 FICO 640-679	-0.500								

Program Highlights

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



2/16/2021
Effective Time:
9:03:45 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				4.250							
4.125	100.846	100.846	100.596	4.125	99.096	99.096	98.846				
4.000	100.735	100.735	100.485	4.000	98.985	98.985	98.735				
3.875	100.458	100.458	100.208	3.875	98.708	98.708	98.458				
3.750	100.565	100.565	100.315	3.750	98.815	98.815	98.565				
3.625	100.267	100.267	100.017	3.625	98.517	98.517	98.267				
3.500	100.170	100.170	99.920	3.500	98.420	98.420	98.170				
3.375	100.086	100.086	99.836	3.375	98.336	98.336	98.086				
3.250	100.010	100.010	99.760	3.250	98.260	98.260	98.010				
3.125	100.639	100.639	100.389	3.125	98.639	98.639	98.389				
3.000	100.529	100.529	100.279	3.000	98.629	98.629	98.379				
2.875	100.518	100.518	100.268	2.875	98.648	98.648	98.398				
2.750				2.750	98.644	98.644	98.394				
2.625				2.625							
2.500				2.500							
2.375				2.375							
2.250				2.250							
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	95.178	95.178	94.928	3.500	93.428	93.428	93.178				
3.375	95.186	95.186	94.936	3.375	93.436	93.436	93.186				
3.250	95.075	95.075	94.825	3.250	93.325	93.325	93.075				
3.125	94.773	94.773	94.523	3.125	92.773	92.773	92.523				
3.000	94.848	94.848	94.598	3.000	92.948	92.948	92.698				
2.875	94.661	94.661	94.411	2.875	92.791	92.791	92.541				
2.750	94.553	94.553	94.303	2.750	92.728	92.728	92.478				
2.625	94.892	94.892	94.642	2.625	93.092	93.092	92.842				
2.500	94.861	94.861	94.611	2.500	93.051	93.051	92.801				
2.375				2.375							
2.250				2.250							
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	96.721	96.721	96.471	4.125	94.571	94.571	94.571				
4.000	96.735	96.735	96.485	4.000	94.585	94.585	94.585				
3.875	96.583	96.583	96.333	3.875	94.433	94.433	94.433				
3.750	96.690	96.690	96.440	3.750	94.540	94.540	94.540				
3.625	97.142	97.142	96.892	3.625	94.992	94.992	94.992				
3.500	97.170	97.170	96.920	3.500	95.020	95.020	95.020				
3.375	97.211	97.211	96.961	3.375	95.061	95.061	95.061				
3.250	97.135	97.135	96.885	3.250	94.985	94.985	94.985				

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



2/16/2021
Effective Time:
9:03:45 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	105.511	105.511	105.694	4.250	105.714	105.714	105.682	3.750	104.759	104.759	104.756	
4.000	105.413	105.413	105.596	4.125	105.642	105.642	105.597	3.625	105.066	105.066	105.058	
3.875	105.049	105.049	105.213	4.000	105.594	105.594	105.542	3.500	105.507	105.507	105.610	
3.750	104.814	104.814	105.004	3.875	105.299	105.299	105.238	3.375	105.260	105.260	105.363	
3.625	105.567	105.567	105.439	3.750	104.953	104.953	104.920	3.250	104.998	104.998	105.103	
3.500	105.339	105.339	105.211	3.625	105.817	105.817	105.689	3.125	104.702	104.702	104.811	
3.375	105.049	105.049	104.921	3.500	105.589	105.589	105.461	3.000	104.834	104.834	104.755	
3.250	104.550	104.550	104.422	3.375	105.299	105.299	105.171	2.875	104.650	104.650	104.566	
3.125	104.394	104.394	104.259	3.250	104.800	104.800	104.672	2.750	104.386	104.386	104.302	
3.000	104.070	104.070	103.934	3.125	104.644	104.644	104.556	2.625	103.936	103.936	103.853	
2.990	103.970	103.970	103.834	3.000	104.320	104.320	104.248	2.500	103.513	103.513	103.442	
2.875	103.493	103.493	103.372	2.875	103.863	103.863	103.812	2.375	103.169	103.169	103.095	
2.750	102.892	102.892	102.757	2.750	103.283	103.283	103.231	2.250	102.790	102.790	102.722	
2.625	102.220	102.220	102.188	2.625	102.965	102.965	102.935	2.125	102.167	102.167	102.093	
2.500	101.586	101.586	101.556	2.500	102.491	102.491	102.461	2.000	101.528	101.528	101.455	
2.375	100.720	100.720	100.689	2.375	101.983	101.983	101.952	1.990	101.428	101.428	101.355	
2.250	99.976	99.976	99.938	2.250	101.221	101.221	101.188	1.875	100.900	100.900	100.828	

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	104.025	104.025	103.999	4.250	102.498	102.498	102.373	3.875	102.118	102.118	101.993
3.750	104.825	104.825	104.783	4.125	103.027	103.027	102.902	3.750	101.946	101.946	101.821
3.625	104.635	104.635	104.593	4.000	102.879	102.879	102.754	3.625	103.192	103.192	103.092
3.500	104.898	104.898	104.833	3.875	102.627	102.627	102.502	3.500	102.880	102.880	102.780
3.375	104.768	104.768	104.704	3.750	102.292	102.292	102.167	3.375	102.678	102.678	102.578
3.250	104.432	104.432	104.368	3.625	103.576	103.576	103.451	3.250	102.380	102.380	102.280
3.125	104.512	104.512	104.447	3.500	103.392	103.392	103.267	3.125	103.712	103.712	103.612
3.000	104.893	104.893	104.827	3.375	103.068	103.068	102.943	3.000	103.439	103.439	103.339
2.875	104.675	104.675	104.608	3.250	102.599	102.599	102.474	2.875	103.099	103.099	102.999
2.750	104.347	104.347	104.279	3.125	103.005	103.005	102.905	2.750	102.790	102.790	102.690
2.625	103.890	103.890	103.823	3.000	102.667	102.667	102.567	2.625	102.488	102.488	102.388
2.500	103.544	103.544	103.483	2.875	102.181	102.181	102.081	2.500	102.136	102.136	102.036
2.375	103.176	103.176	103.115	2.750	101.591	101.591	101.491	2.375	101.775	101.775	101.675
2.250	102.780	102.780	102.719	2.625	100.795	100.795	100.695	2.250	101.371	101.371	101.271
2.125	102.103	102.103	102.029	2.500	100.308	100.308	100.208				
2.000	101.499	101.499	101.425	2.375	99.483	99.483	99.383				
1.875	100.838	100.838	100.766	2.250	98.786	98.786	98.686				

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



2/16/2021
 Effective Time:
 9:03:45 AM

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

Conventional																											
AMFX30	AMFX25			Conforming 30 Yr Fixed				AMFX20				Conforming 20 Yr Fixed				AMFX15				Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.081	105.081	105.264	4.250	105.284	105.284	105.252	3.750	104.329	104.329	104.326	3.625	104.636	104.636	104.628	3.500	105.077	105.077	105.180	3.375	104.830	104.830	104.830	104.933			
4.000	104.983	104.983	105.166	4.125	105.212	105.212	105.157	3.625	104.370	104.370	104.400	3.500	104.568	104.568	104.673	3.375	104.272	104.272	104.381	3.250	104.404	104.404	104.404	104.325			
3.875	104.619	104.619	104.783	4.000	104.869	104.869	104.798	3.250	104.120	104.120	104.126	2.875	103.956	103.956	103.872	2.750	104.220	104.220	104.136	2.625	103.506	103.506	103.423	2.500			
3.750	104.384	104.384	104.574	3.875	104.869	104.869	104.798	3.125	104.214	104.214	104.126	2.750	103.956	103.956	103.872	2.625	103.506	103.506	103.423	2.500	103.083	103.083	103.012	2.375			
3.625	105.137	105.137	105.009	3.750	104.523	104.523	104.490	3.000	103.890	103.890	103.818	2.500	103.083	103.083	103.012	2.375	102.739	102.739	102.665	2.250	102.360	102.360	102.292	2.125			
3.500	104.909	104.909	104.781	3.625	105.387	105.387	105.259	2.875	102.853	102.853	102.801	2.250	102.360	102.360	102.292	2.125	101.737	101.737	101.663	2.000	101.098	101.098	101.025	1.875			
3.375	104.619	104.619	104.491	3.500	105.159	105.159	105.031	2.750	102.853	102.853	102.801	2.125	101.737	101.737	101.663	2.000	101.098	101.098	101.025	1.875	100.470	100.470	100.398	1.750			
3.250	104.120	104.120	103.992	3.375	104.869	104.869	104.741	2.625	102.853	102.853	102.801	2.000	101.098	101.098	101.025	1.875	100.470	100.470	100.398	1.750	99.546	99.546	99.508	1.625			
3.125	103.964	103.964	103.829	3.250	104.370	104.370	104.242	2.500	102.853	102.853	102.801	1.875	100.470	100.470	100.398	1.750	99.546	99.546	99.508	1.625	2.250	100.791	100.791	100.758	2.125		
3.000	103.640	103.640	103.504	3.125	104.214	104.214	104.126	2.375	101.553	101.553	101.522	1.750	100.290	100.290	100.259	1.625	100.290	100.290	100.259	1.500	2.250	100.791	100.791	100.758	2.125		
2.990	103.540	103.540	103.404	3.000	103.890	103.890	103.818	2.250	101.553	101.553	101.522	1.625	100.290	100.290	100.259	1.500	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	
2.875	103.063	103.063	102.942	2.875	103.433	103.433	103.382	2.125	101.553	101.553	101.522	1.500	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125
2.750	102.462	102.462	102.327	2.750	102.853	102.853	102.801	2.000	101.553	101.553	101.522	1.375	100.290	100.290	100.259	1.250	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	
2.625	101.790	101.790	101.758	2.625	102.535	102.535	102.505	1.875	100.290	100.290	100.259	1.250	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125
2.500	101.156	101.156	101.126	2.500	102.061	102.061	102.031	1.750	100.290	100.290	100.259	1.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125
2.375	100.290	100.290	100.259	2.375	101.553	101.553	101.522	1.625	100.290	100.290	100.259	1.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125
2.250	99.546	99.546	99.508	2.250	100.791	100.791	100.758	1.500	100.290	100.290	100.259	1.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125	2.250	100.791	100.791	100.758	2.125

Conventional																								
AMFX30	AMFX25			Conforming 30 Yr Fixed				AMFX20				Conforming 30 Yr Fixed HB				AMFX15HB				Conforming 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	103.595	103.595	103.569	4.250	102.068	102.068	101.943	3.750	101.688	101.688	101.563	3.625	101.516	101.516	101.391	3.500	101.688	101.688	101.563	3.375	101.516	101.516	101.391	3.250
3.750	104.395	104.395	104.353	4.125	102.597	102.597	102.472	3.625	101.516	101.516	101.391	3.500	101.688	101.688	101.563	3.375	101.516	101.516	101.391	3.250	101.516	101.516	101.391	3.125
3.625	104.205	104.205	104.163	4.000	102.449	102.449	102.324	3.500	101.688	101.688	101.563	3.250	101.391	101.391	101.266	3.125	101.516	101.516	101.391	3.000	101.688	101.688	101.563	2.875
3.500	104.468	104.468	104.403	3.875	102.197	102.197	102.072	3.375	101.391	101.391	101.266	3.000	101.688	101.688	101.563	2.875	101.516	101.516	101.391	2.750	101.688	101.688	101.563	2.625
3.375	104.338	104.338	104.274	3.750	101.862	101.862	101.737	3.250	101.391	101.391	101.266	2.875	101.516	101.516	101.391	2.750	101.688	101.688	101.563	2.625	101.688	101.688	101.563	2.500
3.250	104.002	104.002	103.938	3.625	103.146	103.146	103.021	3.125	101.391	101.391	101.266	2.750	101.688	101.688	101.563	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375
3.125	104.082	104.082	104.017	3.500	102.962	102.962	102.837	3.000	101.391	101.391	101.266	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	2.250
3.000	104.463	104.463	104.397	3.375	102.638	102.638	102.513	2.875	101.391	101.391	101.266	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	2.125
2.875	104.245	104.245	104.178	3.250	102.169	102.169	102.044	3.000	101.391	101.391	101.266	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	2.000
2.750	103.917	103.917	103.849	3.125	102.575	102.575	102.475	2.875	101.391	101.391	101.266	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	1.875
2.625	103.640	103.640	103.393	3.000	102.237	102.237	102.137	2.750	101.391	101.391	101.266	2.625	101.688	101.688	101.563	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	1.750
2.500	103.114	103.114	103.053	2.875	101.751	101.751	101.651	2.625	101.391	101.391	101.266	2.500	101.688	101.688	101.563	2.375	101.688	101.688	101.563	2.250	101.688	101.688	101.563	1.625
2.375	102.746	102.746	102.685	2.750	101.161	101.161	101.061	2.500	101.391	101.391	101.266	2.375	101.688	101.688	101.563	2.250	101.688	101.688	101.563	2.125	101.688	101.688	101.563	1.500
2.250	102.350	102.350	102.289	2.625	100.365	100.365	100.265	2.375	101.391	101.391	101.266	2.250	101.688	101.688	101.563	2.125	101.688	101.688	101.563	2.000	101.688	101.688	101.563	1.375
2.125	101.673	101.673	101.599	2.500	99.878	99.878	99.778	2.250	101.688	101.688	101.563	2.000	101.688	101.688	101.563	1.875	101.688	101.688	101.563	1.750	101.688	101.688	101.563	1.250
2.000	101.069	101.069	100.995	2.375	99.053	99.053	98.953	2.125	101.688	101.688	101.563	1.875	101.688	101.688	101.563	1.750	101.688	101.688	101.563	1.625	101.688	101.688	101.563	1.125
1.875	100.408	100.408	100.336	2.250	98.356	98.356	98.256	2.000	101.688	101.688	101.563	1.750	101.688	101.688	101.563	1.625	101.688	101.688	101.563	1.500	101.688	101.688	101.563	1.000

FHLMC Codes											
Code	Description	Code	Description	Code	Description	Code	Description	Code	Description	Code	Description
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											



2/16/2021
 Effective Time:
 9:03:45 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	105.046	105.046	105.261	4.125	102.260	102.260	102.475	
4.000	104.937	104.937	105.153	4.000	102.128	102.128	102.343	
3.875	104.548	104.548	104.766	3.875	101.717	101.717	101.934	
3.750	104.330	104.330	104.553	3.750	101.582	101.582	101.805	
3.625	104.622	104.622	104.488	3.625	102.764	102.764	102.630	
3.500	104.351	104.351	104.217	3.500	102.514	102.514	102.380	
3.375	103.967	103.967	103.836	3.375	102.233	102.233	102.102	
3.250	103.432	103.432	103.306	3.250	101.858	101.858	101.732	
3.125	103.511	103.511	103.332	3.125	102.063	102.063	101.884	
3.000	103.082	103.082	102.903	3.000	101.724	101.724	101.544	
2.875	102.567	102.567	102.391	2.875	101.237	101.237	101.061	
2.750	101.937	101.937	101.765	2.750	100.674	100.674	100.503	
2.625	101.110	101.110	100.944	2.625	99.963	99.963	99.797	
2.500	100.500	100.500	100.333	2.500	99.492	99.492	99.326	

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



2/16/2021
 Effective Time:
 9:03:45 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	103.721	103.721	103.637	4.250	101.120	101.120	101.036				
4.125	103.771	103.771	103.697	4.125	101.245	101.245	101.171				
4.000	103.760	103.760	103.686	4.000	101.168	101.168	101.094				
3.875	103.406	103.406	103.331	3.875	100.827	100.827	100.752				
3.750	103.232	103.232	103.157	3.750	100.707	100.707	100.632				
3.625	104.543	104.543	104.433	3.625	102.242	102.242	102.132				
3.500	104.389	104.389	104.278	3.500	102.070	102.070	101.959				
3.375	104.044	104.044	103.934	3.375	101.777	101.777	101.667				
3.250	103.457	103.457	103.346	3.250	101.313	101.313	101.202				
3.125	103.632	103.632	103.528	3.125	102.107	102.107	102.003				
3.000	103.338	103.338	103.233	3.000	101.809	101.809	101.705				
2.875	102.723	102.723	102.617	2.875	101.162	101.162	101.056				
2.750	102.041	102.041	101.933	2.750	100.488	100.488	100.379				
2.625	101.198	101.198	101.042	2.625	100.365	100.365	100.209				
2.500	100.723	100.723	100.562	2.500	99.939	99.939	99.778				

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



2/16/2021
Effective Time:
9:03:45 AM

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

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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

General Adjustments

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

**Exempt are Loan balances ≤ 125,000

CONVENTIONAL LENDER FEE BUYOUT

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