



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Tuesday, February 16, 2021

Rate Sheet # 1

1:09 PM

#### 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.



2/16/2021  
Effective Time:  
1:09:36 PM

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	
4.250	103.815	103.815	103.815	103.815				4.250	103.521	103.521	103.521	103.521				4.250							4.250								
4.125	105.070	105.070	105.070	105.069				4.125	103.647	103.647	103.647	103.646				4.125							4.125								
4.000	104.437	104.437	104.437	104.436				4.000	103.133	103.133	103.133	103.132				4.000							4.000								
3.875	104.353	104.353	104.353	104.352				3.875	103.093	103.093	103.093	103.092				3.875	103.477	103.477	103.477	103.477	103.362		3.875	103.477	103.477	103.362					
3.750	103.959	103.959	103.959	103.958				3.750	102.593	102.593	102.593	102.592				3.750	103.560	103.560	103.560	103.445		3.750	103.560	103.560	103.445						
3.625	103.904	103.904	103.904	104.068				3.625	103.294	103.294	103.294	103.457				3.625	102.991	102.991	102.991	102.819		3.625	102.991	102.991	102.819						
3.500	103.537	103.537	103.537	103.700				3.500	103.220	103.220	103.220	103.384				3.500	102.558	102.558	102.558	102.438		3.500	102.558	102.558	102.438						
3.375	103.346	103.346	103.346	103.510				3.375	102.982	102.982	102.982	103.146				3.375	102.191	102.191	102.191	102.071		3.375	102.191	102.191	102.071						
3.250	103.319	103.319	103.319	103.483				3.250	103.332	103.332	103.332	103.496				3.250	103.336	103.336	103.336	103.216		3.250	103.336	103.336	103.216						
3.125	103.250	103.250	103.250	103.098				3.125	103.066	103.066	103.066	102.956				3.125	103.663	103.663	103.663	103.563		3.125	103.663	103.663	103.563						
3.000	102.969	102.969	102.969	102.818				3.000	102.854	102.854	102.854	102.744				3.000	103.153	103.153	103.153	103.053		3.000	103.153	103.153	103.053						
2.875	102.482	102.482	102.482	102.330				2.875	102.462	102.462	102.462	102.352				2.875	102.925	102.925	102.925	102.824		2.875	102.925	102.925	102.824						
2.750	102.039	102.039	102.039	101.929				2.750	102.216	102.216	102.216	102.106				2.750	102.820	102.820	102.820	102.720		2.750	102.820	102.820	102.720						
2.625	101.780	101.780	101.780	101.616				2.625	101.620	101.620	101.620	101.489				2.625	102.002	102.002	102.002	101.901		2.625	102.002	102.002	101.901						
2.500	101.696	101.696	101.696	101.531				2.500	101.222	101.222	101.222	101.091				2.500	101.839	101.839	101.839	101.738		2.500	101.839	101.839	101.738						
2.375	101.442	101.442	101.442	101.278				2.375	100.734	100.734	100.734	100.603				2.375	101.318	101.318	101.318	101.218		2.375	101.318	101.318	101.218						
2.250	101.061	101.061	101.061	100.896				2.250	100.222	100.222	100.222	100.091				2.250	100.648	100.648	100.648	100.547		2.250	100.648	100.648	100.547						
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	
4.375								4.375								4.375							4.375								
4.250	98.610	98.610	98.610	98.579				4.250								4.250							4.250								
4.125	103.756	103.756	103.756	103.756				4.125								4.125							4.125								
4.000	103.281	103.281	103.281	103.281				4.000								4.000							4.000								
3.875	102.811	102.811	102.811	102.811				3.875								3.875							3.875								
3.750	102.344	102.344	102.344	102.344				3.750								3.750							3.750								
3.625	103.496	103.496	103.496	103.595				3.625	103.094	103.094	103.094	103.193				3.625	103.094	103.094	103.094	103.193		3.625	103.094	103.094	103.193						
3.500	103.495	103.495	103.495	103.594				3.500	103.162	103.162	103.162	103.261				3.500	103.162	103.162	103.162	103.261		3.500	103.162	103.162	103.261						
3.375	103.132	103.132	103.132	103.230				3.375	102.895	102.895	102.895	102.994				3.375	102.895	102.895	102.895	102.994		3.375	102.895	102.895	102.994						
3.250	102.690	102.690	102.690	102.789				3.250	102.571	102.571	102.571	102.670				3.250	102.571	102.571	102.571	102.670		3.250	102.571	102.571	102.670						
3.125	103.854	103.854	103.854	103.900				3.125	103.317	103.317	103.317	103.363				3.125	103.317	103.317	103.317	103.363		3.125	103.317	103.317	103.363						
3.000	103.408	103.408	103.408	103.455				3.000	102.979	102.979	102.979	103.026				3.000	102.979	102.979	102.979	103.026		3.000	102.979	102.979	103.026						
2.875	102.912	102.912	102.912	102.959				2.875	102.621	102.621	102.621	102.667				2.875	102.621	102.621	102.621	102.667		2.875	102.621	102.621	102.667						
2.750	102.973	102.973	102.973	103.020				2.750	102.668	102.668	102.668	102.715				2.750	102.668	102.668	102.668	102.715		2.750	102.668	102.668	102.715						
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	
3.875								3.125								3.125							3.125								
3.750								3.000								3.000							3.000								
3.625								2.875								2.875							2.875								
3.500								2.750								2.750							2.750								
3.375								2.625								2.625							2.625								
3.250								2.500								2.500							2.500								
3.125								2.375								2.375							2.375								
3.000								2.250								2.250							2.250								
2.875								2.125								2.125							2.125								
GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB																			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day																	
4.125	103.000	103.000	103.000	102.999				4.125																							
4.000	102.484	102.484	102.484	102.483				4.000																							
3.875	101.950	101.950	101.950	101.949				3.875	98.717	98.717	98.717	98.467				3.875	98.717	98.717	98.717	98.467		3.875	98.717	98.717	98.467						
3.750	101.447	101.447	101.447	101.446				3.750	98.837	98.837	98.837	98.587				3.750	98.837	98.837	98.837	98.587		3.750	98.837	98.837	98.587						
3.625	102.475	102.475	102.475	102.474				3.625	101.380	101.380	101.380	101.544				3.625	101.380	101.380	101.380	101.544		3.625	101.380	101.380	101.544						
3.500	101.997	101.997	101.997	101.996				3.500	101.438	101.438	101.438	101.602				3.500	101.438	101.438	101.438	101.602		3.500	101.438	101.438	101.602						
3.375	101.638	101.638	101.638	101.802				3.375	101.336	101.336	101.336	101.500				3.375	101.336	101.336	101.336	101.500		3.375	101.336	101.336	101.500						
3.250	101.912	101.912	101.912	101.792				3.250	101.575	101.575	101.575	101.739				3.250	101.575	101.575	101.575	101.739		3.250	101.575	101.575	101.739						
3.125	102.529	102.529	102.529	102.409				3.125	102.160	102.160	102.160	102.050				3.125	102.160	102.160	102.160	102.050		3.125	102.160	102.160	102.050						



2/16/2021  
 Effective Time:  
 1:09:39 PM

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	100.125								
			<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.**



2/16/2021  
Effective Time:  
1:09:42 PM

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NMLS # 133519

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.541	103.447	103.354	4.250	103.291	103.197	103.104				
4.125	103.110	103.016	102.922	4.125	102.860	102.766	102.672				
4.000	102.914	102.821	102.727	4.000	102.664	102.571	102.477				
3.875	102.708	102.614	102.520	3.875	102.458	102.364	102.270				
3.750	102.497	102.403	102.310	3.750	102.247	102.153	102.060				
3.625	101.810	101.716	101.622	3.625	101.560	101.466	101.372				
3.500	101.613	101.520	101.426	3.500	101.363	101.270	101.176				
3.375	101.389	101.295	101.202	3.375	101.139	101.045	100.952				
3.250	101.149	101.055	100.961	3.250	100.899	100.805	100.711				
3.125	103.051	102.957	102.864	3.125	102.801	102.707	102.614				
3.000	102.728	102.634	102.540	3.000	102.478	102.384	102.290				
2.875	102.379	102.285	102.191	2.875	102.129	102.035	101.941				
2.750	102.014	101.921	101.827	2.750	101.764	101.671	101.577				
2.625	101.716	101.622	101.528	2.625	101.466	101.372	101.278				
2.500	101.327	101.233	101.140	2.500	101.077	100.983	100.890				
2.375	100.908	100.814	100.720	2.375	100.658	100.564	100.470				
2.250	100.476	100.382	100.289	2.250	100.226	100.132	100.039				
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	103.332	103.238	103.144	3.500	103.082	102.988	102.894				
3.375	103.020	102.927	102.833	3.375	102.770	102.677	102.583				
3.250	102.697	102.604	102.510	3.250	102.447	102.354	102.260				
3.125	103.137	103.043	102.950	3.125	102.887	102.793	102.700				
3.000	102.838	102.745	102.651	3.000	102.588	102.495	102.401				
2.875	102.495	102.402	102.308	2.875	102.245	102.152	102.058				
2.750	102.138	102.044	101.951	2.750	101.888	101.794	101.701				
2.625	102.579	102.485	102.392	2.625	102.329	102.235	102.142				
2.500	102.219	102.125	102.031	2.500	101.969	101.875	101.781				
2.375	101.844	101.750	101.656	2.375	101.594	101.500	101.406				
2.250	101.467	101.373	101.280	2.250	101.217	101.123	101.030				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	96.613	96.613	96.363	4.125	94.463	94.463	94.463				
4.000	96.621	96.621	96.371	4.000	94.471	94.471	94.471				
3.875	96.462	96.462	96.212	3.875	94.312	94.312	94.312				
3.750	96.582	96.582	96.332	3.750	94.432	94.432	94.432				
3.625	97.226	97.226	96.976	3.625	95.076	95.076	95.076				
3.500	97.316	97.316	97.066	3.500	95.166	95.166	95.166				
3.375	97.415	97.415	97.165	3.375	95.265	95.265	95.265				
3.250	97.379	97.379	97.129	3.250	95.229	95.229	95.229				

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:  
1:09:45 PM

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

Conventional													
CAMFX30		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	105.484	105.484	105.591	4.250	105.581	105.581	105.685	3.750	105.358	105.358	105.338		
4.000	105.355	105.355	105.462	4.125	105.434	105.434	105.537	3.625	105.269	105.269	105.228		
3.875	104.929	104.929	105.038	4.000	105.066	105.066	105.170	3.500	105.434	105.434	105.449		
3.750	104.663	104.663	104.776	3.875	104.704	104.704	104.812	3.375	105.149	105.149	105.164		
3.625	104.862	104.862	104.774	3.750	104.704	104.704	104.812	3.250	104.835	104.835	104.852		
3.500	104.616	104.616	104.535	3.625	105.062	105.062	104.984	3.125	104.497	104.497	104.518		
3.375	104.220	104.220	104.151	3.500	104.919	104.919	104.890	3.000	104.641	104.641	104.567		
3.250	103.729	103.729	103.693	3.375	104.477	104.477	104.445	2.875	104.381	104.381	104.304		
3.125	103.120	103.120	103.077	3.250	103.935	103.935	103.900	2.750	104.055	104.055	103.976		
3.000	102.677	102.677	102.633	3.125	103.754	103.754	103.711	2.625	103.589	103.589	103.510		
2.990	102.577	102.577	102.533	3.000	103.334	103.334	103.291	2.500	102.935	102.935	102.857		
2.875	102.036	102.036	101.990	2.875	102.820	102.820	102.774	2.375	102.540	102.540	102.460		
2.750	101.325	101.325	101.278	2.750	102.210	102.210	102.162	2.250	102.090	102.090	102.009		
2.625	100.656	100.656	100.600	2.625	102.134	102.134	102.078	2.125	101.410	101.410	101.329		
2.500	99.962	99.962	99.906	2.500	101.621	101.621	101.565	2.000	100.758	100.758	100.678		
2.375	99.043	99.043	98.984	2.375	101.094	101.094	101.036	1.990	100.658	100.658	100.578		
2.250	98.286	98.286	98.233	2.250	100.313	100.313	100.252	1.875	100.119	100.119	100.040		

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	105.398	105.398	105.366	4.250	103.967	103.967	103.842	3.875	103.991	103.991	103.866		
3.750	105.156	105.156	105.125	4.125	104.787	104.787	104.662	3.750	103.781	103.781	103.656		
3.625	105.107	105.107	105.023	4.000	104.543	104.543	104.418	3.625	104.154	104.154	104.029		
3.500	104.973	104.973	104.889	3.875	104.200	104.200	104.075	3.500	103.980	103.980	103.855		
3.375	104.586	104.586	104.500	3.750	103.768	103.768	103.643	3.375	103.784	103.784	103.659		
3.250	104.324	104.324	104.263	3.625	104.543	104.543	104.418	3.250	103.507	103.507	103.382		
3.125	104.594	104.594	104.519	3.500	104.272	104.272	104.147	3.125	103.810	103.810	103.685		
3.000	104.309	104.309	104.233	3.375	103.892	103.892	103.767	3.000	103.923	103.923	103.798		
2.875	103.948	103.948	103.869	3.250	103.372	103.372	103.247	2.875	103.657	103.657	103.532		
2.750	103.448	103.448	103.369	3.125	103.041	103.041	102.916	2.750	103.362	103.362	103.237		
2.625	102.813	102.813	102.735	3.000	102.725	102.725	102.600	2.625	102.960	102.960	102.835		
2.500	102.389	102.389	102.309	2.875	102.215	102.215	102.090	2.500	102.418	102.418	102.293		
2.375	101.923	101.923	101.842	2.750	101.593	101.593	101.468	2.375	101.997	101.997	101.872		
2.250	101.277	101.277	101.196	2.625	100.966	100.966	100.841	2.250	101.548	101.548	101.423		
2.125	100.662	100.662	100.582	2.500	100.273	100.273	100.148						
2.000	99.421	99.421	99.296	2.375	99.421	99.421	99.296						
1.875	98.654	98.654	98.529	2.250	98.654	98.654	98.529						

### 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



2/16/2021  
Effective Time:  
1:09:48 PM

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	105.054	105.054	105.161	4.250	105.151	105.151	105.255	3.750	104.928	104.928	104.908	
4.000	104.925	104.925	105.032	4.125	105.004	105.004	105.107	3.625	104.839	104.839	104.798	
3.875	104.499	104.499	104.608	4.000	104.636	104.636	104.740	3.500	105.004	105.004	105.019	
3.750	104.233	104.233	104.346	3.875	104.274	104.274	104.382	3.375	104.719	104.719	104.734	
3.625	104.432	104.432	104.544	3.750	104.174	104.174	104.282	3.250	104.405	104.405	104.422	
3.500	104.186	104.186	104.305	3.625	104.632	104.632	104.740	3.125	104.067	104.067	104.088	
3.375	103.790	103.790	103.721	3.500	104.489	104.489	104.600	3.000	104.211	104.211	104.137	
3.250	103.299	103.299	103.263	3.375	104.047	104.047	104.015	2.875	103.951	103.951	103.874	
3.125	102.690	102.690	102.647	3.250	103.505	103.505	103.470	2.750	103.625	103.625	103.546	
3.000	102.247	102.247	102.203	3.125	103.324	103.324	103.281	2.625	103.159	103.159	103.080	
2.990	102.147	102.147	102.103	3.000	102.904	102.904	102.861	2.500	102.505	102.505	102.427	
2.875	101.606	101.606	101.560	2.875	102.390	102.390	102.344	2.375	102.110	102.110	102.030	
2.750	100.895	100.895	100.848	2.750	101.780	101.780	101.732	2.250	101.660	101.660	101.579	
2.625	100.226	100.226	100.170	2.625	101.704	101.704	101.648	2.125	100.980	100.980	100.899	
2.500	99.532	99.532	99.476	2.500	101.191	101.191	101.135	2.000	100.328	100.328	100.248	
2.375	98.613	98.613	98.554	2.375	100.664	100.664	100.606	1.990	100.228	100.228	100.148	
2.250	97.856	97.856	97.803	2.250	99.883	99.883	99.822	1.875	99.689	99.689	99.610	

AMFX10	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	104.968	104.968	104.936	4.250	103.537	103.537	103.412	3.875	103.561	103.561	103.436
3.750	104.726	104.726	104.695	4.125	104.357	104.357	104.232	3.750	103.351	103.351	103.226
3.625	104.677	104.677	104.593	4.000	104.113	104.113	103.988	3.625	103.724	103.724	103.599
3.500	104.543	104.543	104.459	3.875	103.770	103.770	103.645	3.500	103.550	103.550	103.425
3.375	104.156	104.156	104.070	3.750	103.338	103.338	103.213	3.375	103.354	103.354	103.229
3.250	103.894	103.894	103.833	3.625	104.113	104.113	103.988	3.250	103.077	103.077	102.952
3.125	104.164	104.164	104.089	3.500	103.842	103.842	103.717	3.125	103.380	103.380	103.255
3.000	103.879	103.879	103.803	3.375	103.462	103.462	103.337	3.000	103.493	103.493	103.368
2.875	103.518	103.518	103.439	3.250	102.942	102.942	102.817	2.875	103.227	103.227	103.102
2.750	103.018	103.018	102.939	3.125	102.611	102.611	102.486	2.750	102.932	102.932	102.807
2.625	102.383	102.383	102.305	3.000	102.295	102.295	102.170	2.625	102.530	102.530	102.405
2.500	101.959	101.959	101.879	2.875	101.785	101.785	101.660	2.500	101.988	101.988	101.863
2.375	101.493	101.493	101.412	2.750	101.163	101.163	101.038	2.375	101.567	101.567	101.442
2.250	100.847	100.847	100.766	2.625	100.536	100.536	100.411	2.250	101.118	101.118	100.993
2.125	100.232	100.232	100.152	2.500	99.843	99.843	99.718				
2.000	99.564	99.564	99.485	2.375	98.991	98.991	98.866				
1.875				2.250	98.224	98.224	98.099				

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					
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI

Conventional Adjustment								
LTV / FICO Adjusters: All Products w/Terms > 15 years only								
Rate	≤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)				
Rate	≤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	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a	n/a
2 UNITS	-1.000	-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	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-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	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances <= 125,000

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

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable									
>25 Yr Term	Coverage	Credit Scores							
Base LTV		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

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

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



2/16/2021  
 Effective Time:  
 1:09:54 PM

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	105.065	105.065	105.195	4.125	102.380	102.380	102.510
4.000	104.940	104.940	105.070	4.000	102.248	102.248	102.378
3.875	104.517	104.517	104.650	3.875	101.803	101.803	101.935
3.750	104.254	104.254	104.392	3.750	101.628	101.628	101.766
3.625	104.379	104.379	104.286	3.625	102.660	102.660	102.567
3.500	104.128	104.128	104.035	3.500	102.428	102.428	102.335
3.375	103.731	103.731	103.641	3.375	102.136	102.136	102.046
3.250	103.176	103.176	103.091	3.250	101.747	101.747	101.662
3.125	102.579	102.579	102.500	3.125	101.775	101.775	101.653
3.000	101.895	101.895	101.767	3.000	101.343	101.343	101.221
2.875	101.379	101.379	101.254	2.875	100.813	100.813	100.688
2.750	100.761	100.761	100.641	2.750	100.290	100.290	100.170
2.625	99.973	99.973	99.858	2.625	99.585	99.585	99.470
2.500	99.151	99.151	99.000	2.500	98.850	98.850	98.741

**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:  
 1:09:58 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	104.197	104.197	104.124	4.250	101.166	101.166	101.093				
4.125	104.419	104.419	104.343	4.125	101.485	101.485	101.410				
4.000	104.262	104.262	104.184	4.000	101.282	101.282	101.205				
3.875	103.804	103.804	103.722	3.875	100.839	100.839	100.758				
3.750	103.518	103.518	103.431	3.750	100.608	100.608	100.521				
3.625	104.319	104.319	104.265	3.625	102.305	102.305	102.251				
3.500	104.107	104.107	104.047	3.500	102.078	102.078	102.018				
3.375	103.727	103.727	103.665	3.375	101.752	101.752	101.691				
3.250	103.083	103.083	103.018	3.250	101.234	101.234	101.169				
3.125	102.612	102.612	102.542	3.125	101.961	101.961	101.891				
3.000	102.165	102.165	102.095	3.000	101.552	101.552	101.482				
2.875	101.538	101.538	101.463	2.875	100.863	100.863	100.789				
2.750	100.821	100.821	100.742	2.750	100.184	100.184	100.104				
2.625	100.118	100.118	99.963	2.625	99.568	99.568	99.413				
2.500	99.318	99.318	99.159	2.500	98.814	98.814	98.654				

**Home Possible Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

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

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

**HomeReady Cumulative LLPA Cap**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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





2/16/2021  
 Effective Time:  
 1:10:02 PM

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

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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

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

**General Adjustments**

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

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

**CONVENTIONAL LENDER FEE BUYOUT**

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