



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, February 17, 2021

Rate Sheet # 1

9:16 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.](#)

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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

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2/17/2021
 Effective Time:
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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	100.125								
			<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.**



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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	103.953	103.859	103.765	4.250	103.703	103.609	103.515				
4.125	103.736	103.642	103.549	4.125	103.486	103.392	103.299				
4.000	103.540	103.447	103.353	4.000	103.290	103.197	103.103				
3.875	103.334	103.240	103.146	3.875	103.084	102.990	102.896				
3.750	103.123	103.029	102.936	3.750	102.873	102.779	102.686				
3.625	102.204	102.110	102.016	3.625	101.954	101.860	101.766				
3.500	102.007	101.914	101.820	3.500	101.757	101.664	101.570				
3.375	101.783	101.689	101.596	3.375	101.533	101.439	101.346				
3.250	101.543	101.449	101.355	3.250	101.293	101.199	101.105				
3.125	102.943	102.849	102.755	3.125	102.693	102.599	102.505				
3.000	102.620	102.526	102.432	3.000	102.370	102.276	102.182				
2.875	102.270	102.177	102.083	2.875	102.020	101.927	101.833				
2.750	101.906	101.812	101.719	2.750	101.656	101.562	101.469				
2.625	101.513	101.419	101.325	2.625	101.263	101.169	101.075				
2.500	101.124	101.030	100.937	2.500	100.874	100.780	100.687				
2.375	100.705	100.611	100.517	2.375	100.455	100.361	100.267				
2.250	100.273	100.179	100.085	2.250	100.023	99.929	99.835				
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	103.441	103.347	103.253	3.500	103.191	103.097	103.003				
3.375	103.130	103.036	102.942	3.375	102.880	102.786	102.692				
3.250	102.807	102.713	102.619	3.250	102.557	102.463	102.369				
3.125	103.092	102.998	102.904	3.125	102.842	102.748	102.654				
3.000	102.793	102.699	102.605	3.000	102.543	102.449	102.355				
2.875	102.450	102.356	102.262	2.875	102.200	102.106	102.012				
2.750	102.093	101.999	101.905	2.750	101.843	101.749	101.655				
2.625	102.403	102.309	102.216	2.625	102.153	102.059	101.966				
2.500	102.043	101.949	101.855	2.500	101.793	101.699	101.605				
2.375	101.668	101.574	101.480	2.375	101.418	101.324	101.230				
2.250	101.291	101.197	101.104	2.250	101.041	100.947	100.854				
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	96.535	96.535	96.285	4.125	94.385	94.385	94.385				
4.000	96.542	96.542	96.292	4.000	94.392	94.392	94.392				
3.875	96.384	96.384	96.134	3.875	94.234	94.234	94.234				
3.750	96.504	96.504	96.254	3.750	94.354	94.354	94.354				
3.625	97.095	97.095	96.845	3.625	94.945	94.945	94.945				
3.500	97.184	97.184	96.934	3.500	95.034	95.034	95.034				
3.375	97.283	97.283	97.033	3.375	95.133	95.133	95.133				
3.250	97.247	97.247	96.997	3.250	95.097	95.097	95.097				

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



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.657	105.657	105.575	4.250	105.907	105.907	105.825	3.750	105.394	105.394	105.383				
4.000	105.550	105.550	105.468	4.125	105.800	105.800	105.718	3.625	105.340	105.340	105.308				
3.875	105.270	105.270	105.188	4.000	105.600	105.600	105.518	3.500	105.254	105.254	105.271				
3.750	104.870	104.870	104.787	3.875	105.520	105.520	105.438	3.375	104.954	104.954	104.972				
3.625	105.034	105.034	104.895	3.750	105.120	105.120	105.037	3.250	104.633	104.633	104.652				
3.500	104.875	104.875	104.736	3.625	105.284	105.284	105.145	3.125	104.422	104.422	104.417				
3.375	104.430	104.430	104.291	3.500	105.125	105.125	104.986	3.000	104.462	104.462	104.381				
3.250	103.765	103.765	103.626	3.375	104.680	104.680	104.541	2.875	104.203	104.203	104.121				
3.125	103.229	103.229	103.090	3.250	104.015	104.015	103.876	2.750	103.872	103.872	103.788				
3.000	102.743	102.743	102.604	3.125	103.537	103.537	103.491	2.625	103.401	103.401	103.317				
2.990	102.643	102.643	102.504	3.000	103.129	103.129	103.081	2.500	102.804	102.804	102.725				
2.875	102.205	102.205	102.066	2.875	102.616	102.616	102.568	2.375	102.433	102.433	102.353				
2.750	101.544	101.544	101.405	2.750	101.986	101.986	101.938	2.250	102.002	102.002	101.922				
2.625	100.820	100.820	100.681	2.625	101.794	101.794	101.738	2.125	101.300	101.300	101.220				
2.500	100.130	100.130	99.992	2.500	101.264	101.264	101.207	2.000	100.650	100.650	100.565				
2.375	99.140	99.140	99.001	2.375	100.702	100.702	100.644	1.990	100.550	100.550	100.465				
2.250	97.978	97.978	97.911	2.250	99.912	99.912	99.852	1.875	99.877	99.877	99.791				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				Clarity Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.663	104.663	104.615	4.250	103.922	103.922	103.797	3.875	103.873	103.873	103.748
3.750	105.298	105.298	105.236	4.125	104.732	104.732	104.607	3.750	103.660	103.660	103.535
3.625	105.042	105.042	104.971	4.000	104.483	104.483	104.358	3.625	104.040	104.040	103.915
3.500	104.938	104.938	104.930	3.875	104.134	104.134	104.009	3.500	103.947	103.947	103.822
3.375	104.753	104.753	104.744	3.750	103.695	103.695	103.570	3.375	103.750	103.750	103.625
3.250	104.437	104.437	104.427	3.625	104.346	104.346	104.221	3.250	103.468	103.468	103.343
3.125	104.296	104.296	104.291	3.500	104.072	104.072	103.947	3.125	103.715	103.715	103.590
3.000	104.408	104.408	104.326	3.375	103.684	103.684	103.559	3.000	103.695	103.695	103.570
2.875	104.118	104.118	104.035	3.250	103.159	103.159	103.034	2.875	103.424	103.424	103.299
2.750	103.752	103.752	103.667	3.125	102.858	102.858	102.733	2.750	103.125	103.125	103.000
2.625	103.249	103.249	103.165	3.000	102.531	102.531	102.406	2.625	102.718	102.718	102.593
2.500	102.663	102.663	102.584	2.875	102.015	102.015	101.890	2.500	102.226	102.226	102.101
2.375	102.269	102.269	102.190	2.750	101.383	101.383	101.258	2.375	101.800	101.800	101.675
2.250	101.826	101.826	101.746	2.625	100.764	100.764	100.639	2.250	101.373	101.373	101.248
2.125	101.034	101.034	100.944	2.500	100.071	100.071	99.946				
2.000	100.410	100.410	100.319	2.375	99.214	99.214	99.089				
1.875	99.735	99.735	99.647	2.250	98.447	98.447	98.322				

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



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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	105.118	105.118	105.238	4.125	102.428	102.428	102.548		
4.000	104.972	104.972	105.092	4.000	102.281	102.281	102.400		
3.875	104.535	104.535	104.658	3.875	101.820	101.820	101.943		
3.750	104.263	104.263	104.390	3.750	101.638	101.638	101.765		
3.625	104.192	104.192	104.087	3.625	102.450	102.450	102.186		
3.500	103.908	103.908	103.804	3.500	102.208	102.208	102.104		
3.375	103.488	103.488	103.386	3.375	101.907	101.907	101.805		
3.250	102.924	102.924	102.827	3.250	101.509	101.509	101.412		
3.125	102.314	102.314	102.222	3.125	101.734	101.734	101.598		
3.000	101.754	101.754	101.613	3.000	101.297	101.297	101.156		
2.875	101.226	101.226	101.088	2.875	100.763	100.763	100.625		
2.750	100.593	100.593	100.460	2.750	100.226	100.226	100.093		
2.625	99.792	99.792	99.663	2.625	99.507	99.507	99.379		
2.500	98.977	98.977	98.831	2.500	98.762	98.762	98.638		

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



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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	104.232	104.232	104.164	4.250	101.243	101.243	101.175				
4.125	104.463	104.463	104.386	4.125	101.605	101.605	101.527				
4.000	104.300	104.300	104.219	4.000	101.397	101.397	101.316				
3.875	103.831	103.831	103.744	3.875	100.944	100.944	100.856				
3.750	103.533	103.533	103.440	3.750	100.701	100.701	100.607				
3.625	104.115	104.115	104.060	3.625	102.189	102.189	102.134				
3.500	103.894	103.894	103.828	3.500	101.953	101.953	101.887				
3.375	103.498	103.498	103.427	3.375	101.612	101.612	101.541				
3.250	102.843	102.843	102.768	3.250	101.083	101.083	101.008				
3.125	102.519	102.519	102.470	3.125	101.930	101.930	101.881				
3.000	102.049	102.049	101.998	3.000	101.498	101.498	101.447				
2.875	101.413	101.413	101.356	2.875	100.799	100.799	100.743				
2.750	100.673	100.673	100.609	2.750	100.096	100.096	100.033				
2.625	99.878	99.878	99.720	2.625	99.345	99.345	99.187				
2.500	99.199	99.199	99.032	2.500	98.711	98.711	98.544				

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



2/17/2021
 Effective Time:
 9:17:41 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