



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, February 18, 2021

Rate Sheet # 1

8:53 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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2/18/2021
 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
3.250	102.250		FICO
2.750	100.125		Adjustment
			FICO 660-679 -0.250
			FICO 640-659 -1.000
			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	103.821	103.727	103.634	4.250	103.571	103.477	103.384				
4.125	103.863	103.770	103.676	4.125	103.613	103.520	103.426				
4.000	103.668	103.574	103.480	4.000	103.418	103.324	103.230				
3.875	103.461	103.367	103.274	3.875	103.211	103.117	103.024				
3.750	103.250	103.157	103.063	3.750	103.000	102.907	102.813				
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	102.974	102.880	102.787	3.125	102.724	102.630	102.537				
3.000	102.651	102.557	102.463	3.000	102.401	102.307	102.213				
2.875	102.302	102.208	102.114	2.875	102.052	101.958	101.864				
2.750	101.937	101.844	101.750	2.750	101.687	101.594	101.500				
2.625	101.544	101.450	101.356	2.625	101.294	101.200	101.106				
2.500	101.155	101.062	100.968	2.500	100.905	100.812	100.718				
2.375	100.736	100.642	100.548	2.375	100.486	100.392	100.298				
2.250	100.304	100.210	100.117	2.250	100.054	99.960	99.867				
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	103.363	103.269	103.175	3.500	103.113	103.019	102.925				
3.375	103.052	102.958	102.864	3.375	102.802	102.708	102.614				
3.250	102.729	102.635	102.541	3.250	102.479	102.385	102.291				
3.125	103.195	103.101	103.008	3.125	102.945	102.851	102.758				
3.000	102.896	102.803	102.709	3.000	102.646	102.553	102.459				
2.875	102.553	102.460	102.366	2.875	102.303	102.210	102.116				
2.750	102.196	102.102	102.008	2.750	101.946	101.852	101.758				
2.625	102.383	102.290	102.196	2.625	102.133	102.040	101.946				
2.500	102.023	101.929	101.835	2.500	101.773	101.679	101.585				
2.375	101.648	101.554	101.460	2.375	101.398	101.304	101.210				
2.250	101.271	101.178	101.084	2.250	101.021	100.928	100.834				
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	97.058	97.058	96.808	4.125	94.908	94.908	94.908				
4.000	97.059	97.059	96.809	4.000	94.909	94.909	94.909				
3.875	96.934	96.934	96.684	3.875	94.784	94.784	94.784				
3.750	97.007	97.007	96.757	3.750	94.857	94.857	94.857				
3.625	97.426	97.426	97.176	3.625	95.276	95.276	95.276				
3.500	97.500	97.500	97.250	3.500	95.350	95.350	95.350				
3.375	97.649	97.649	97.399	3.375	95.499	95.499	95.499				
3.250	97.503	97.503	97.253	3.250	95.353	95.353	95.353				

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			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	105.707	105.707	105.609	4.250	105.949	105.949	105.859	3.750	105.356	105.356	105.323	3.625	105.465	105.465	105.452	
4.000	105.587	105.587	105.497	4.125	105.837	105.837	105.747	3.500	105.344	105.344	105.304	3.375	105.045	105.045	105.005	
3.875	105.297	105.297	105.206	4.000	105.547	105.547	105.456	3.250	104.722	104.722	104.684	3.125	104.375	104.375	104.365	
3.750	104.885	104.885	104.794	3.875	105.135	105.135	105.044	3.000	104.355	104.355	104.275	2.875	104.100	104.100	104.019	
3.625	104.938	104.938	104.799	3.750	105.188	105.188	105.049	2.750	103.770	103.770	103.688	2.625	103.300	103.300	103.216	
3.500	104.770	104.770	104.631	3.625	105.020	105.020	104.881	2.500	102.734	102.734	102.654	2.375	102.346	102.346	102.266	
3.375	104.215	104.215	104.076	3.500	104.465	104.465	104.326	2.250	101.916	101.916	101.836	2.125	101.219	101.219	101.138	
3.250	103.639	103.639	103.500	3.375	103.889	103.889	103.750	2.000	100.566	100.566	100.486	1.990	100.466	100.466	100.386	
3.125	103.107	103.107	102.968	3.250	103.387	103.387	103.248	1.875	99.882	99.882	99.776					
3.000	102.577	102.577	102.438	3.125	102.975	102.975	102.836									
2.990	102.477	102.477	102.338	3.000	102.494	102.494	102.355									
2.875	102.005	102.005	101.866	2.875	101.855	101.855	101.716									
2.750	101.323	101.323	101.184	2.750	101.747	101.747	101.608									
2.625	100.611	100.611	100.472	2.625	101.222	101.222	101.083									
2.500	99.962	99.962	99.823	2.500	100.718	100.718	100.579									
2.375	98.969	98.969	98.830	2.375	99.930	99.930	99.791									
2.250	97.914	97.914	97.858	2.250	99.300	99.300	99.161									

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	104.654	104.654	104.606	4.250	104.028	104.028	103.903	3.875	103.921	103.921	103.796
3.750	105.315	105.315	105.285	4.125	104.789	104.789	104.664	3.750	103.706	103.706	103.581
3.625	105.060	105.060	105.030	4.000	104.553	104.553	104.428	3.625	104.096	104.096	103.971
3.500	104.910	104.910	104.891	3.875	104.210	104.210	104.085	3.500	103.950	103.950	103.825
3.375	104.767	104.767	104.706	3.750	103.771	103.771	103.646	3.375	103.749	103.749	103.624
3.250	104.399	104.399	104.390	3.625	104.315	104.315	104.190	3.250	103.464	103.464	103.339
3.125	104.249	104.249	104.239	3.500	104.043	104.043	103.918	3.125	103.637	103.637	103.512
3.000	104.298	104.298	104.218	3.375	103.657	103.657	103.532	3.000	103.576	103.576	103.451
2.875	104.011	104.011	103.930	3.250	103.129	103.129	103.004	2.875	103.304	103.304	103.179
2.750	103.650	103.650	103.568	3.125	102.710	102.710	102.585	2.750	103.004	103.004	102.879
2.625	103.148	103.148	103.066	3.000	102.382	102.382	102.257	2.625	102.595	102.595	102.470
2.500	102.595	102.595	102.515	2.875	101.860	101.860	101.735	2.500	102.111	102.111	101.986
2.375	102.183	102.183	102.103	2.750	101.225	101.225	101.100	2.375	101.684	101.684	101.559
2.250	101.741	101.741	101.661	2.625	100.596	100.596	100.471	2.250	101.284	101.284	101.159
2.125	101.049	101.049	100.941	2.500	99.898	99.898	99.773				
2.000	100.428	100.428	100.321	2.375	99.037	99.037	98.912				
1.875	99.756	99.756	99.650	2.250	98.264	98.264	98.139				

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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Table with columns: Conventional, AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Rows show Rate and 15 Day, 30 Day, 45 Day values for various loan types.

Table with columns: AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, Conforming 15 Yr Fixed HB. Rows show Rate and 15 Day, 30 Day, 45 Day values.

FHLMC Codes table with columns: Code, Description (CF 30yr fix, CF 25yr fix, CF 20yr fix, CF 15yr fix).

LPMI Product Codes table with columns: FNMA, FHLMC, AMFX30, AMFX30CLPMI, CF 30yr fix LPMI, AMFX30HBLPMI, AMFX30SLPMI, CF 30yr fix High Balance LPMI.

Conventional Adjustment

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

Table with columns: LTV, FICO score ranges (<60, 60.01-70, 70.01-75, 75.01-80, 80.01-85, 85.01-90, 90.01-95, 95.01-97) and corresponding adjustment values.

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

Table with columns: LTV, FICO score ranges (<60, >60-70, >70-75, >75-80) and corresponding adjustment values.

Loans with Secondary Financing

Table with columns: LTV, CLTV, and adjustment values for loans with secondary financing.

High Balance Loan Adjusters

Table with columns: Loan type (Cash-Out Refinance, Purchase or Rate and Term Refinance) and adjustment values.

General Adjustments

Table with columns: DESCRIPTION, and adjustment values for various factors like Adverse Market Refinance Fee, Investment Property, etc.

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

Table with columns: Loan Amount (LA) ranges and adjustment values.

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

Table with columns: >25 Yr Term, Coverage, Credit Scores (FICO 760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-655, 620-639) and adjustment values.

Table with columns: Adjustments, FICO score ranges (760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-655, 620-639) and adjustment values for various scenarios.

CONVENTIONAL LENDER FEE BUYOUT

Table with columns: Loan amount ranges and adjustment values for lender fee buyout.

**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	105.440	105.440	105.291	4.125	102.750	102.750	102.601		
4.000	105.295	105.295	105.147	4.000	102.604	102.604	102.455		
3.875	104.853	104.853	104.707	3.875	102.138	102.138	101.992		
3.750	104.569	104.569	104.428	3.750	101.945	101.945	101.803		
3.625	104.206	104.206	104.076	3.625	102.301	102.301	102.172		
3.500	103.926	103.926	103.796	3.500	102.223	102.223	102.093		
3.375	103.502	103.502	103.375	3.375	101.920	101.920	101.793		
3.250	102.928	102.928	102.806	3.250	101.511	101.511	101.389		
3.125	102.304	102.304	102.187	3.125	101.642	101.642	101.531		
3.000	101.660	101.660	101.551	3.000	101.203	101.203	101.093		
2.875	101.124	101.124	101.017	2.875	100.658	100.658	100.551		
2.750	100.482	100.482	100.380	2.750	100.114	100.114	100.012		
2.625	99.676	99.676	99.578	2.625	99.391	99.391	99.293		
2.500	98.878	98.878	98.788	2.500	98.647	98.647	98.554		

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	104.419	104.419	104.354	4.250	101.373	101.373	101.309				
4.125	104.546	104.546	104.503	4.125	101.824	101.824	101.781				
4.000	104.381	104.381	104.335	4.000	101.615	101.615	101.569				
3.875	103.916	103.916	103.864	3.875	101.166	101.166	101.113				
3.750	103.624	103.624	103.564	3.750	100.928	100.928	100.868				
3.625	104.156	104.156	104.090	3.625	102.171	102.171	102.105				
3.500	103.942	103.942	103.868	3.500	101.942	101.942	101.867				
3.375	103.551	103.551	103.473	3.375	101.606	101.606	101.527				
3.250	102.905	102.905	102.822	3.250	101.085	101.085	101.002				
3.125	102.408	102.408	102.359	3.125	101.699	101.699	101.650				
3.000	101.940	101.940	101.892	3.000	101.269	101.269	101.221				
2.875	101.313	101.313	101.258	2.875	100.579	100.579	100.525				
2.750	100.584	100.584	100.522	2.750	99.887	99.887	99.825				
2.625	99.815	99.815	99.659	2.625	99.280	99.280	99.124				
2.500	99.144	99.144	98.982	2.500	98.654	98.654	98.492				

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



2/18/2021
Effective Time:
8:53:50 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