



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, February 19, 2021

Rate Sheet # 1

9:23 AM

#### 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.



2/19/2021  
Effective Time:  
9:23:16 AM

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	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	104.596	104.596	104.595	4.250	103.807	103.807	103.805	4.250	104.254	104.254	104.239	4.250				4.250				4.250				4.250							
4.125	106.155	106.155	106.141	4.125	104.254	104.254	104.239	4.125	104.254	104.254	104.239	4.125				4.125				4.125				4.125							
4.000	105.493	105.493	105.478	4.000	103.690	103.690	103.674	4.000	103.690	103.690	103.674	4.000				4.000				4.000				4.000							
3.875	105.420	105.420	105.404	3.875	103.981	103.981	103.888	3.875	103.981	103.981	103.888	3.875	104.386	104.386	104.293	3.875	104.386	104.386	104.293	3.875	104.386	104.386	104.293	3.875	104.386	104.386	104.293				
3.750	105.029	105.029	105.013	3.750	103.950	103.950	103.856	3.750	103.950	103.950	103.856	3.750	104.355	104.355	104.261	3.750	104.355	104.355	104.261	3.750	104.355	104.355	104.261	3.750	104.355	104.355	104.261				
3.625	104.476	104.476	104.498	3.625	103.369	103.369	103.392	3.625	103.369	103.369	103.392	3.625	103.693	103.693	103.578	3.625	103.693	103.693	103.578	3.625	103.693	103.693	103.578	3.625	103.693	103.693	103.578				
3.500	104.096	104.096	104.119	3.500	103.288	103.288	103.310	3.500	103.288	103.288	103.310	3.500	103.197	103.197	103.081	3.500	103.197	103.197	103.081	3.500	103.197	103.197	103.081	3.500	103.197	103.197	103.081				
3.375	103.892	103.892	103.915	3.375	103.039	103.039	103.062	3.375	103.039	103.039	103.062	3.375	102.836	102.836	102.720	3.375	102.836	102.836	102.720	3.375	102.836	102.836	102.720	3.375	102.836	102.836	102.720				
3.250	103.927	103.927	103.874	3.250	103.375	103.375	103.397	3.250	103.375	103.375	103.397	3.250	103.682	103.682	103.567	3.250	103.682	103.682	103.567	3.250	103.682	103.682	103.567	3.250	103.682	103.682	103.567				
3.125	103.753	103.753	103.657	3.125	103.103	103.103	103.107	3.125	103.103	103.103	103.107	3.125	103.508	103.508	103.412	3.125	103.508	103.508	103.412	3.125	103.508	103.508	103.412	3.125	103.508	103.508	103.412				
3.000	103.458	103.458	103.361	3.000	102.845	102.845	102.711	3.000	102.845	102.845	102.711	3.000	103.213	103.213	103.116	3.000	103.213	103.213	103.116	3.000	103.213	103.213	103.116	3.000	103.213	103.213	103.116				
2.875	103.211	103.211	103.114	2.875	102.561	102.561	102.464	2.875	102.561	102.561	102.464	2.875	102.966	102.966	102.869	2.875	102.966	102.966	102.869	2.875	102.966	102.966	102.869	2.875	102.966	102.966	102.869				
2.750	102.876	102.876	102.780	2.750	102.226	102.226	102.130	2.750	102.226	102.226	102.130	2.750	102.631	102.631	102.535	2.750	102.631	102.631	102.535	2.750	102.631	102.631	102.535	2.750	102.631	102.631	102.535				
2.625	102.081	102.081	101.984	2.625	101.514	101.514	101.360	2.625	101.514	101.514	101.360	2.625	101.836	101.836	101.739	2.625	101.836	101.836	101.739	2.625	101.836	101.836	101.739	2.625	101.836	101.836	101.739				
2.500	102.180	102.180	102.084	2.500	101.230	101.230	101.134	2.500	101.230	101.230	101.134	2.500	101.635	101.635	101.539	2.500	101.635	101.635	101.539	2.500	101.635	101.635	101.539	2.500	101.635	101.635	101.539				
2.375	101.959	101.959	101.862	2.375	100.809	100.809	100.712	2.375	100.809	100.809	100.712	2.375	101.214	101.214	101.117	2.375	101.214	101.214	101.117	2.375	101.214	101.214	101.117	2.375	101.214	101.214	101.117				
2.250	101.726	101.726	101.630	2.250	100.326	100.326	100.230	2.250	100.326	100.326	100.230	2.250	100.731	100.731	100.635	2.250	100.731	100.731	100.635	2.250	100.731	100.731	100.635	2.250	100.731	100.731	100.635				
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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.375				4.375				4.375				4.375	97.170	97.170	97.073	4.375	97.170	97.170	97.073	4.375	97.170	97.170	97.073	4.375	97.170	97.170	97.073				
4.250	99.006	99.006	98.971	4.250				4.250				4.250	97.076	97.076	96.979	4.250	97.076	97.076	96.979	4.250	97.076	97.076	96.979	4.250	97.076	97.076	96.979				
4.125	103.719	103.719	103.718	4.125				4.125				4.125	99.326	99.326	99.216	4.125	99.326	99.326	99.216	4.125	99.326	99.326	99.216	4.125	99.326	99.326	99.216				
4.000	103.699	103.699	103.788	4.000	103.299	103.299	103.388	4.000	103.299	103.299	103.388	4.000	97.650	97.650	97.540	4.000	97.650	97.650	97.540	4.000	97.650	97.650	97.540	4.000	97.650	97.650	97.540				
3.875	103.610	103.610	103.700	3.875	103.210	103.210	103.300	3.875	103.210	103.210	103.300	3.875	97.194	97.194	97.084	3.875	97.194	97.194	97.084	3.875	97.194	97.194	97.084	3.875	97.194	97.194	97.084				
3.750	103.525	103.525	103.615	3.750	103.125	103.125	103.215	3.750	103.125	103.125	103.215	3.750	96.755	96.755	96.644	3.750	96.755	96.755	96.644	3.750	96.755	96.755	96.644	3.750	96.755	96.755	96.644				
3.625	103.561	103.561	103.631	3.625	103.152	103.152	103.222	3.625	103.152	103.152	103.222	3.625	98.093	98.093	97.983	3.625	98.093	98.093	97.983	3.625	98.093	98.093	97.983	3.625	98.093	98.093	97.983				
3.500	103.536	103.536	103.607	3.500	103.196	103.196	103.267	3.500	103.196	103.196	103.267	3.500	96.731	96.731	96.621	3.500	96.731	96.731	96.621	3.500	96.731	96.731	96.621	3.500	96.731	96.731	96.621				
3.375	103.153	103.153	103.224	3.375	102.912	102.912	102.983	3.375	102.912	102.912	102.983	3.375	96.122	96.122	96.012	3.375	96.122	96.122	96.012	3.375	96.122	96.122	96.012	3.375	96.122	96.122	96.012				
3.250	102.835	102.835	102.938	3.250	102.578	102.578	102.649	3.250	102.578	102.578	102.649	3.250				3.250				3.250				3.250							
3.125	103.812	103.812	103.817	3.125	103.267	103.267	103.273	3.125	103.267	103.267	103.273	3.125				3.125				3.125				3.125							
3.000	103.360	103.360	103.365	3.000	102.926	102.926	102.932	3.000	102.926	102.926	102.932	3.000				3.000				3.000				3.000							
2.875	102.856	102.856	102.861	2.875	102.562	102.562	102.568	2.875	102.562	102.562	102.568	2.875				2.875				2.875				2.875							
2.750	102.909	102.909	102.914	2.750	102.603	102.603	102.609	2.750	102.603	102.603	102.609	2.750				2.750				2.750				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day												
3.875	96.770	96.770	96.673	3.125	95.388	95.388	95.388	3.125	94.988	94.988	94.988	3.125	94.988	94.988	94.988	3.125	94.988	94.988	94.988	3.125	94.988	94.988	94.988	3.125	94.988	94.988	94.988				
3.750	96.676	96.676	96.579	3.000	94.568	94.568	94.568	3.000	94.168	94.168	94.168	3.000	94.168	94.168	94.168	3.000	94.168	94.168	94.168	3.000	94.168	94.168	94.168	3.000	94.168	94.168	94.168				
3.625	98.926	98.926	98.816	2.875	93.759	93.759	93.759	2.875	93.484	93.484	93.484	2.875	93.484	93.484	93.484	2.875	93.484	93.484	93.484	2.875	93.484	93.484	93.484	2.875	93.484	93.484	93.484				
3.500	97.250	97.250	97.140	2.750	93.312	93.312	93.312	2.750	93.037	93.037	93.037	2.750	93.037	93.037	93.037	2.750	93.037	93.037	93.037	2.750	93.037	93.037	93.037	2.750	93.037	93.037	93.037				
3.375	96.794	96.794	96.684	2.625	94.776	94.776	94.776	2.625	94.376	94.376	94.376	2.625	94.376	94.376	94.376	2.625	94.376	94.376	94.376	2.625	94.376	94.376	94.376	2.625	94.376	94.376	94.376				
3.250	96.355	96.355	96.244																												



2/19/2021  
 Effective Time:  
 9:23:20 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		<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.**



2/19/2021  
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9:23:23 AM

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Email: lockdesk@memortgage.com  
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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	104.294	104.201	104.107	4.250	104.044	103.951	103.857				
4.125	103.880	103.786	103.693	4.125	103.630	103.536	103.443				
4.000	103.684	103.591	103.497	4.000	103.434	103.341	103.247				
3.875	103.478	103.384	103.290	3.875	103.228	103.134	103.040				
3.750	103.267	103.173	103.080	3.750	103.017	102.923	102.830				
3.625	102.265	102.172	102.078	3.625	102.015	101.922	101.828				
3.500	102.069	101.975	101.881	3.500	101.819	101.725	101.631				
3.375	101.845	101.751	101.657	3.375	101.595	101.501	101.407				
3.250	101.604	101.510	101.417	3.250	101.354	101.260	101.167				
3.125	102.909	102.816	102.722	3.125	102.659	102.566	102.472				
3.000	102.586	102.492	102.399	3.000	102.336	102.242	102.149				
2.875	102.237	102.143	102.049	2.875	101.987	101.893	101.799				
2.750	101.873	101.779	101.685	2.750	101.623	101.529	101.435				
2.625	101.263	101.169	101.075	2.625	101.013	100.919	100.825				
2.500	100.874	100.780	100.687	2.500	100.624	100.530	100.437				
2.375	100.455	100.361	100.267	2.375	100.205	100.111	100.017				
2.250	100.023	99.929	99.835	2.250	99.773	99.679	99.585				
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	103.238	103.144	103.050	3.500	102.988	102.894	102.800				
3.375	102.927	102.833	102.739	3.375	102.677	102.583	102.489				
3.250	102.604	102.510	102.416	3.250	102.354	102.260	102.166				
3.125	103.169	103.075	102.981	3.125	102.919	102.825	102.731				
3.000	102.870	102.776	102.683	3.000	102.620	102.526	102.433				
2.875	102.527	102.433	102.340	2.875	102.277	102.183	102.090				
2.750	102.170	102.076	101.982	2.750	101.920	101.826	101.732				
2.625	102.254	102.161	102.067	2.625	102.004	101.911	101.817				
2.500	101.894	101.800	101.706	2.500	101.644	101.550	101.456				
2.375	101.519	101.425	101.331	2.375	101.269	101.175	101.081				
2.250	101.142	101.049	100.955	2.250	100.892	100.799	100.705				
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	97.073	97.073	96.823	4.125	94.923	94.923	94.923				
4.000	97.075	97.075	96.825	4.000	94.925	94.925	94.925				
3.875	96.949	96.949	96.699	3.875	94.799	94.799	94.799				
3.750	97.022	97.022	96.772	3.750	94.872	94.872	94.872				
3.625	97.472	97.472	97.222	3.625	95.322	95.322	95.322				
3.500	97.547	97.547	97.297	3.500	95.397	95.397	95.397				
3.375	97.696	97.696	97.446	3.375	95.546	95.546	95.546				
3.250	97.550	97.550	97.300	3.250	95.400	95.400	95.400				

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



2/19/2021  
Effective Time:  
9:23:27 AM

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

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	105.579	105.579	105.466	4.250	105.791	105.791	105.701	3.750	105.170	105.170	105.127				
4.000	105.444	105.444	105.353	4.125	105.679	105.679	105.588	3.625	105.275	105.275	105.251				
3.875	105.154	105.154	105.063	4.000	105.679	105.679	105.588	3.500	105.200	105.200	105.213				
3.750	104.742	104.742	104.651	3.875	105.389	105.389	105.298	3.375	104.901	104.901	104.914				
3.625	104.854	104.854	104.715	3.750	104.977	104.977	104.886	3.250	104.577	104.577	104.587				
3.500	104.686	104.686	104.547	3.625	105.089	105.089	104.950	3.125	104.262	104.262	104.252				
3.375	104.131	104.131	103.992	3.500	104.921	104.921	104.782	3.000	104.233	104.233	104.154				
3.250	103.635	103.635	103.496	3.375	104.366	104.366	104.227	2.875	103.971	103.971	103.892				
3.125	103.023	103.023	102.884	3.250	103.870	103.870	103.731	2.750	103.641	103.641	103.560				
3.000	102.553	102.553	102.414	3.125	103.366	103.366	103.292	2.625	103.167	103.167	103.085				
2.990	102.453	102.453	102.314	3.000	102.980	102.980	102.906	2.500	102.627	102.627	102.548				
2.875	101.981	101.981	101.842	2.875	102.547	102.547	102.471	2.375	102.230	102.230	102.150				
2.750	101.329	101.329	101.190	2.750	101.907	101.907	101.826	2.250	101.798	101.798	101.718				
2.625	100.608	100.608	100.469	2.625	101.809	101.809	101.763	2.125	101.093	101.093	101.013				
2.500	99.960	99.960	99.821	2.500	101.279	101.279	101.233	2.000	100.460	100.460	100.379				
2.375	99.059	99.059	98.920	2.375	100.774	100.774	100.727	1.990	100.360	100.360	100.279				
2.250	97.794	97.794	97.746	2.250	99.985	99.985	99.956	1.875	99.823	99.823	99.692				

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	104.477	104.477	104.428	4.250	104.061	104.061	103.936	3.875	103.928	103.928	103.803
3.750	105.158	105.158	105.071	4.125	104.781	104.781	104.656	3.750	103.712	103.712	103.587
3.625	104.900	104.900	104.867	4.000	104.542	104.542	104.417	3.625	104.100	104.100	103.975
3.500	104.723	104.723	104.723	3.875	104.195	104.195	104.070	3.500	103.937	103.937	103.812
3.375	104.545	104.545	104.578	3.750	103.754	103.754	103.629	3.375	103.735	103.735	103.610
3.250	104.220	104.220	104.211	3.625	104.319	104.319	104.194	3.250	103.450	103.450	103.325
3.125	104.141	104.141	104.131	3.500	104.043	104.043	103.918	3.125	103.621	103.621	103.496
3.000	104.180	104.180	104.102	3.375	103.648	103.648	103.523	3.000	103.563	103.563	103.438
2.875	103.892	103.892	103.813	3.250	103.119	103.119	102.994	2.875	103.290	103.290	103.165
2.750	103.526	103.526	103.445	3.125	102.693	102.693	102.568	2.750	102.988	102.988	102.863
2.625	103.019	103.019	102.937	3.000	102.345	102.345	102.220	2.625	102.578	102.578	102.453
2.500	102.489	102.489	102.410	2.875	101.819	101.819	101.694	2.500	102.101	102.101	101.976
2.375	102.068	102.068	101.988	2.750	101.184	101.184	101.059	2.375	101.669	101.669	101.544
2.250	101.622	101.622	101.541	2.625	100.545	100.545	100.420	2.250	101.272	101.272	101.147
2.125	100.944	100.944	100.842	2.500	99.830	99.830	99.705				
2.000	100.320	100.320	100.215	2.375	98.950	98.950	98.825				
1.875	99.649	99.649	99.548	2.250	98.180	98.180	98.055				

### 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



2/19/2021  
Effective Time:  
9:23:30 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	
4.125	105.214	105.214	105.101	4.250	105.426	105.426	105.336	3.750	104.805	104.805	104.762	
4.000	105.079	105.079	104.988	4.125	105.314	105.314	105.223	3.625	104.910	104.910	104.886	
3.875	104.789	104.789	104.698	4.000	105.024	105.024	104.933	3.500	104.835	104.835	104.848	
3.750	104.377	104.377	104.286	3.875	104.612	104.612	104.521	3.375	104.536	104.536	104.549	
3.625	104.489	104.489	104.350	3.750	104.724	104.724	104.585	3.250	104.212	104.212	104.222	
3.500	104.321	104.321	104.182	3.625	104.001	104.001	103.862	3.125	103.897	103.897	103.887	
3.375	103.766	103.766	103.627	3.500	102.615	102.615	102.541	3.000	103.868	103.868	103.789	
3.250	103.270	103.270	103.131	3.375	102.182	102.182	102.106	2.875	103.606	103.606	103.527	
3.125	102.658	102.658	102.519	3.250	101.542	101.542	101.461	2.750	103.276	103.276	103.195	
3.000	102.188	102.188	102.049	3.125	101.444	101.444	101.398	2.625	102.802	102.802	102.720	
2.990	102.088	102.088	101.949	3.000	100.914	100.914	100.868	2.500	102.262	102.262	102.183	
2.875	101.616	101.616	101.477	2.875	100.409	100.409	100.362	2.375	101.865	101.865	101.785	
2.750	100.964	100.964	100.825	2.750	99.620	99.620	99.571	2.250	101.433	101.433	101.353	
2.625	100.243	100.243	100.104	2.625	98.694	98.694	98.555	2.125	100.728	100.728	100.648	
2.500	99.595	99.595	99.456	2.500	97.429	97.429	97.381	2.000	100.095	100.095	100.014	
2.375	98.694	98.694	98.555	2.375	96.200	96.200	96.151	1.990	99.995	99.995	99.914	
2.250	97.429	97.429	97.381	2.250	95.000	95.000	94.951	1.875	99.458	99.458	99.327	

AMFX30	AMFX25	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	104.112	104.112	104.063	4.250	103.696	103.696	103.571	3.875	103.563	103.563	103.438	
3.750	104.793	104.793	104.706	4.125	104.416	104.416	104.291	3.750	103.247	103.247	103.222	
3.625	104.535	104.535	104.502	4.000	104.177	104.177	104.052	3.625	103.735	103.735	103.610	
3.500	104.358	104.358	104.358	3.875	103.830	103.830	103.705	3.500	103.572	103.572	103.447	
3.375	104.180	104.180	104.213	3.750	103.389	103.389	103.264	3.375	103.370	103.370	103.245	
3.250	103.855	103.855	103.846	3.625	103.954	103.954	103.829	3.250	103.085	103.085	102.960	
3.125	103.776	103.776	103.766	3.500	103.678	103.678	103.553	3.125	103.256	103.256	103.131	
3.000	103.815	103.815	103.737	3.375	103.283	103.283	103.158	3.000	103.198	103.198	103.073	
2.875	103.527	103.527	103.448	3.250	102.754	102.754	102.629	2.875	102.925	102.925	102.800	
2.750	103.161	103.161	103.080	3.125	102.328	102.328	102.203	2.750	102.623	102.623	102.498	
2.625	102.654	102.654	102.572	3.000	101.980	101.980	101.855	2.625	102.213	102.213	102.088	
2.500	102.124	102.124	102.045	2.875	101.454	101.454	101.329	2.500	101.736	101.736	101.611	
2.375	101.703	101.703	101.623	2.750	100.819	100.819	100.694	2.375	101.304	101.304	101.179	
2.250	101.257	101.257	101.176	2.625	100.180	100.180	100.055	2.250	100.907	100.907	100.782	
2.125	100.579	100.579	100.477	2.500	99.465	99.465	99.340					
2.000	99.955	99.955	99.850	2.375	98.585	98.585	98.460					
1.875	99.284	99.284	99.183	2.250	97.815	97.815	97.690					

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					
FNMA	FHLMC	FNMA	FHLMC	FNMA	FHLMC
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

	≤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)

	≤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
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	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

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							
		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
Adjustments		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Cash-out Refinance		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property		-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property		-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under		0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210			



2/19/2021  
 Effective Time:  
 9:23:37 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	105.439	105.439	105.272	4.125	102.766	102.766	102.596	
4.000	105.295	105.295	105.128	4.000	102.621	102.621	102.450	
3.875	104.853	104.853	104.683	3.875	102.155	102.155	101.981	
3.750	104.569	104.569	104.394	3.750	101.961	101.961	101.782	
3.625	104.210	104.210	104.119	3.625	102.323	102.323	102.176	
3.500	103.927	103.927	103.836	3.500	102.240	102.240	102.099	
3.375	103.502	103.502	103.409	3.375	101.936	101.936	101.792	
3.250	102.928	102.928	102.829	3.250	101.527	101.527	101.377	
3.125	102.304	102.304	102.199	3.125	101.601	101.601	101.521	
3.000	101.629	101.629	101.563	3.000	101.159	101.159	101.078	
2.875	101.092	101.092	101.023	2.875	100.609	100.609	100.529	
2.750	100.449	100.449	100.374	2.750	100.063	100.063	99.978	
2.625	99.642	99.642	99.562	2.625	99.340	99.340	99.249	
2.500	98.793	98.793	98.747	2.500	98.596	98.596	98.500	

**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



2/19/2021  
 Effective Time:  
 9:23:39 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	104.422	104.422	104.340	4.250	101.376	101.376	101.294				
4.125	104.529	104.529	104.493	4.125	101.803	101.803	101.766				
4.000	104.362	104.362	104.324	4.000	101.591	101.591	101.553				
3.875	103.889	103.889	103.845	3.875	101.133	101.133	101.089				
3.750	103.589	103.589	103.539	3.750	100.888	100.888	100.838				
3.625	104.179	104.179	104.096	3.625	102.230	102.230	102.147				
3.500	103.956	103.956	103.863	3.500	101.992	101.992	101.899				
3.375	103.548	103.548	103.453	3.375	101.640	101.640	101.544				
3.250	102.898	102.898	102.798	3.250	101.116	101.116	101.015				
3.125	102.424	102.424	102.360	3.125	101.815	101.815	101.751				
3.000	101.920	101.920	101.854	3.000	101.349	101.349	101.283				
2.875	101.283	101.283	101.211	2.875	100.649	100.649	100.577				
2.750	100.549	100.549	100.471	2.750	99.952	99.952	99.873				
2.625	99.724	99.724	99.570	2.625	99.229	99.229	99.074				
2.500	99.019	99.019	98.855	2.500	98.568	98.568	98.404				

**Home Possible Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

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

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

**HomeReady Cumulative LLPA Cap**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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





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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<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