



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, February 22, 2021

Rate Sheet # 1

10:15 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.



2/22/2021  
Effective Time:  
10:15:24 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	104.533	104.533	104.531	4.250	103.872	103.872	103.870	4.250	104.295	104.295	104.281	4.250				4.250				4.250				4.250							
4.125	106.067	106.067	106.053	4.125	104.295	104.295	104.281	4.125	104.295	104.295	104.281	4.125				4.125				4.125				4.125							
4.000	105.407	105.407	105.393	4.000	103.732	103.732	103.718	4.000	103.732	103.732	103.718	4.000				4.000				4.000				4.000							
3.875	105.338	105.338	105.324	3.875	103.732	103.732	103.697	3.875	103.732	103.732	103.697	3.875	104.137	104.137	104.016	3.875	104.137	104.137	104.016	3.875	104.137	104.137	104.016	3.875	104.137	104.137	104.016				
3.750	104.948	104.948	104.934	3.750	103.481	103.481	103.360	3.750	103.481	103.481	103.360	3.750	103.886	103.886	103.765	3.750	103.886	103.886	103.765	3.750	103.886	103.886	103.765	3.750	103.886	103.886	103.765				
3.625	104.451	104.451	104.513	3.625	103.348	103.348	103.410	3.625	103.348	103.348	103.410	3.625	105.594	105.594	105.344	3.625	105.594	105.594	105.344	3.625	105.594	105.594	105.344	3.625	105.594	105.594	105.344				
3.500	104.065	104.065	104.128	3.500	103.262	103.262	103.325	3.500	103.262	103.262	103.325	3.500	105.415	105.415	105.165	3.500	105.415	105.415	105.165	3.500	105.415	105.415	105.165	3.500	105.415	105.415	105.165				
3.375	103.854	103.854	103.917	3.375	103.008	103.008	103.071	3.375	103.008	103.008	103.071	3.375	104.710	104.710	104.460	3.375	104.710	104.710	104.460	3.375	104.710	104.710	104.460	3.375	104.710	104.710	104.460				
3.250	103.842	103.842	103.869	3.250	103.336	103.336	103.398	3.250	103.336	103.336	103.398	3.250	104.822	104.822	104.572	3.250	104.822	104.822	104.572	3.250	104.822	104.822	104.572	3.250	104.822	104.822	104.572				
3.125	103.576	103.576	103.482	3.125	102.986	102.986	102.893	3.125	102.986	102.986	102.893	3.125	104.364	104.364	104.114	3.125	104.364	104.364	104.114	3.125	104.364	104.364	104.114	3.125	104.364	104.364	104.114				
3.000	103.274	103.274	103.183	3.000	102.707	102.707	102.577	3.000	102.707	102.707	102.577	3.000	103.941	103.941	103.691	3.000	103.941	103.941	103.691	3.000	103.941	103.941	103.691	3.000	103.941	103.941	103.691				
2.875	102.770	102.770	102.673	2.875	102.272	102.272	102.139	2.875	102.272	102.272	102.139	2.875	103.519	103.519	103.269	2.875	103.519	103.519	103.269	2.875	103.519	103.519	103.269	2.875	103.519	103.519	103.269				
2.750	102.685	102.685	102.588	2.750	102.035	102.035	101.938	2.750	102.035	102.035	101.938	2.750	103.261	103.261	103.011	2.750	103.261	103.261	103.011	2.750	103.261	103.261	103.011	2.750	103.261	103.261	103.011				
2.625	101.733	101.733	101.637	2.625	101.209	101.209	101.064	2.625	101.209	101.209	101.064	2.625	101.488	101.488	101.392	2.625	101.488	101.488	101.392	2.625	101.488	101.488	101.392	2.625	101.488	101.488	101.392				
2.500	101.533	101.533	101.436	2.500	100.883	100.883	100.786	2.500	100.883	100.883	100.786	2.500	101.288	101.288	101.191	2.500	101.288	101.288	101.191	2.500	101.288	101.288	101.191	2.500	101.288	101.288	101.191				
2.375	101.262	101.262	101.165	2.375	100.462	100.462	100.365	2.375	100.462	100.462	100.365	2.375	100.867	100.867	100.770	2.375	100.867	100.867	100.770	2.375	100.867	100.867	100.770	2.375	100.867	100.867	100.770				
2.250	100.979	100.979	100.882	2.250	99.979	99.979	99.882	2.250	99.979	99.979	99.882	2.250	100.384	100.384	100.287	2.250	100.384	100.384	100.287	2.250	100.384	100.384	100.287	2.250	100.384	100.384	100.287				
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				3.875	97.150	97.150	97.054	3.875	97.150	97.150	97.054	3.875	97.150	97.150	97.054				
4.250	98.580	98.580	98.549	4.250				4.250				4.250				3.750	97.057	97.057	96.960	3.750	97.057	97.057	96.960	3.750	97.057	97.057	96.960				
4.125	103.734	103.734	103.733	4.125				4.125				4.125				3.625	99.304	99.304	99.194	3.625	99.304	99.304	99.194	3.625	99.304	99.304	99.194				
4.000	103.659	103.659	103.659	4.000	103.259	103.259	103.259	4.000	103.259	103.259	103.259	4.000	103.259	103.259	103.259	3.500	97.628	97.628	97.518	3.500	97.628	97.628	97.518	3.500	97.628	97.628	97.518				
3.875	103.571	103.571	103.571	3.875	103.171	103.171	103.171	3.875	103.171	103.171	103.171	3.875	103.171	103.171	103.171	3.375	97.172	97.172	97.061	3.375	97.172	97.172	97.061	3.375	97.172	97.172	97.061				
3.750	103.486	103.486	103.486	3.750	103.086	103.086	103.086	3.750	103.086	103.086	103.086	3.750	103.086	103.086	103.086	3.250	96.733	96.733	96.622	3.250	96.733	96.733	96.622	3.250	96.733	96.733	96.622				
3.625	103.570	103.570	103.634	3.625	103.158	103.158	103.222	3.625	103.158	103.158	103.222	3.625	103.158	103.158	103.222	3.125	98.071	98.071	97.961	3.125	98.071	98.071	97.961	3.125	98.071	98.071	97.961				
3.500	103.533	103.533	103.597	3.500	103.191	103.191	103.255	3.500	103.191	103.191	103.255	3.500	103.191	103.191	103.255	3.000	96.709	96.709	96.599	3.000	96.709	96.709	96.599	3.000	96.709	96.709	96.599				
3.375	103.140	103.140	103.204	3.375	102.898	102.898	102.962	3.375	102.898	102.898	102.962	3.375	102.898	102.898	102.962	2.875	96.100	96.100	95.990	2.875	96.100	96.100	95.990	2.875	96.100	96.100	95.990				
3.250	102.729	102.729	102.747	3.250	102.561	102.561	102.625	3.250	102.561	102.561	102.625	3.250	102.561	102.561	102.625																
3.125	103.571	103.571	103.601	3.125	103.024	103.024	103.054	3.125	103.024	103.024	103.054	3.125	103.024	103.024	103.054																
3.000	103.116	103.116	103.146	3.000	102.681	102.681	102.711	3.000	102.681	102.681	102.711	3.000	102.681	102.681	102.711																
2.875	102.609	102.609	102.639	2.875	102.315	102.315	102.345	2.875	102.315	102.315	102.345	2.875	102.315	102.315	102.345																
2.750	102.658	102.658	102.689	2.750	102.353	102.353	102.383	2.750	102.353	102.353	102.383	2.750	102.353	102.353	102.383																
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	96.750	96.750	96.654	3.125	95.366	95.366		3.125	95.366	95.366		3.125	94.966	94.966		3.125	94.966	94.966		3.125	94.966	94.966		3.125	94.966	94.966					
3.750	96.657	96.657	96.560	3.000	94.546	94.546		3.000	94.546	94.546		3.000	94.146	94.146		3.000	94.146	94.146		3.000	94.146	94.146		3.000	94.146	94.146					
3.625	98.904	98.904	98.794	2.875	93.737	93.737		2.875	93.737	93.737		2.875	93.462	93.462		2.875	93.462	93.462		2.875	93.462	93.462		2.875	93.462	93.462					
3.500	97.228	97.228	97.118	2.750	93.290	93.290		2.750	93.290	93.290		2.750	93.015	93.015		2.750	93.015	93.015		2.750	93.015	93.015		2.750	93.015	93.015					
3.375	96.772	96.772	96.661	2.625	94.754	94.754		2.625	94.754	94.754		2.625	94.354	94.354		2.625	94.354	94.354		2.625	94.354	94.354		2.625	94.354	94.354					
3.250	96.333	96.333	96.222	2.500	93.907	93.907		2.500	93.907	93.907		2.500	93.507	93.507		2.500	93.507	93.507		2.500	93.507	93.507		2.500	93.507	93.507					
3.125	97.671	97.671	97.561	2.375	93.214	93.214		2.375	93.214	93.214		2.375	92.814	92.814																	



2/22/2021  
 Effective Time:  
 10:15:28 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	99.766								
			<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.**



2/22/2021  
Effective Time:  
10:15:31 AM

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

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.831	103.737	103.644	4.250	103.581	103.487	103.394				
4.125	103.754	103.660	103.566	4.125	103.504	103.410	103.316				
4.000	103.558	103.465	103.371	4.000	103.308	103.215	103.121				
3.875	103.352	103.258	103.164	3.875	103.102	103.008	102.914				
3.750	103.141	103.047	102.954	3.750	102.891	102.797	102.704				
3.625	102.141	102.048	101.954	3.625	101.891	101.798	101.704				
3.500	101.945	101.851	101.757	3.500	101.695	101.601	101.507				
3.375	101.721	101.627	101.533	3.375	101.471	101.377	101.283				
3.250	101.480	101.387	101.293	3.250	101.230	101.137	101.043				
3.125	102.645	102.551	102.457	3.125	102.395	102.301	102.207				
3.000	102.322	102.228	102.134	3.000	102.072	101.978	101.884				
2.875	101.972	101.879	101.785	2.875	101.722	101.629	101.535				
2.750	101.608	101.514	101.421	2.750	101.358	101.264	101.171				
2.625	100.872	100.778	100.685	2.625	100.622	100.528	100.435				
2.500	100.483	100.390	100.296	2.500	100.233	100.140	100.046				
2.375	100.064	99.970	99.876	2.375	99.814	99.720	99.626				
2.250	99.632	99.539	99.445	2.250	99.382	99.289	99.195				
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	103.328	103.234	103.140	3.500	103.078	102.984	102.890				
3.375	103.017	102.923	102.829	3.375	102.767	102.673	102.579				
3.250	102.694	102.600	102.506	3.250	102.444	102.350	102.256				
3.125	102.871	102.777	102.683	3.125	102.621	102.527	102.433				
3.000	102.572	102.478	102.384	3.000	102.322	102.228	102.134				
2.875	102.229	102.135	102.041	2.875	101.979	101.885	101.791				
2.750	101.872	101.778	101.684	2.750	101.622	101.528	101.434				
2.625	102.039	101.945	101.851	2.625	101.789	101.695	101.601				
2.500	101.678	101.585	101.491	2.500	101.428	101.335	101.241				
2.375	101.303	101.209	101.116	2.375	101.053	100.959	100.866				
2.250	100.927	100.833	100.739	2.250	100.677	100.583	100.489				
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	97.058	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	97.488	97.488	97.238	3.625	95.338	95.338	95.338				
3.500	97.563	97.563	97.313	3.500	95.413	95.413	95.413				
3.375	97.712	97.712	97.462	3.375	95.562	95.562	95.562				
3.250	97.566	97.566	97.316	3.250	95.416	95.416	95.416				

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



2/22/2021  
Effective Time:  
10:15:35 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	105.503	105.503	105.361	4.250	105.724	105.724	105.605	3.750	105.147	105.147	105.110				
4.000	105.355	105.355	105.217	4.125	105.542	105.542	105.452	3.625	105.261	105.261	105.246				
3.875	105.041	105.041	104.951	4.000	105.375	105.375	105.276	3.500	105.265	105.265	105.167				
3.750	104.632	104.632	104.542	3.875	105.276	105.276	105.186	3.375	104.961	104.961	104.862				
3.625	104.520	104.520	104.373	3.750	104.867	104.867	104.777	3.250	104.635	104.635	104.535				
3.500	104.354	104.354	104.207	3.625	104.755	104.755	104.608	3.125	104.283	104.283	104.177				
3.375	103.798	103.798	103.651	3.500	104.589	104.589	104.442	3.000	104.170	104.170	104.087				
3.250	103.313	103.313	103.260	3.375	104.033	104.033	103.907	2.875	103.912	103.912	103.826				
3.125	102.686	102.686	102.629	3.250	103.538	103.538	103.408	2.750	103.577	103.577	103.491				
3.000	102.147	102.147	102.023	3.125	103.223	103.223	103.170	2.625	103.102	103.102	103.015				
2.990	102.047	102.047	101.923	3.000	102.774	102.774	102.721	2.500	102.513	102.513	102.431				
2.875	101.573	101.573	101.434	2.875	102.294	102.294	102.240	2.375	102.108	102.108	102.027				
2.750	100.914	100.914	100.775	2.750	101.730	101.730	101.676	2.250	101.670	101.670	101.589				
2.625	100.184	100.184	100.045	2.625	101.640	101.640	101.592	2.125	100.965	100.965	100.883				
2.500	99.490	99.490	99.351	2.500	101.104	101.104	101.056	2.000	100.312	100.312	100.230				
2.375	98.580	98.580	98.441	2.375	100.592	100.592	100.543	1.990	100.212	100.212	100.130				
2.250	97.668	97.668	97.617	2.250	99.795	99.795	99.744	1.875	99.540	99.540	99.456				

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	104.345	104.345	104.297	4.250	104.000	104.000	103.875	3.875	103.911	103.911	103.786
3.750	105.193	105.193	105.088	4.125	104.726	104.726	104.601	3.750	103.693	103.693	103.568
3.625	104.929	104.929	104.821	4.000	104.486	104.486	104.361	3.625	104.083	104.083	103.958
3.500	104.796	104.796	104.702	3.875	104.136	104.136	104.011	3.500	103.904	103.904	103.779
3.375	104.644	104.644	104.548	3.750	103.691	103.691	103.566	3.375	103.700	103.700	103.575
3.250	104.236	104.236	104.175	3.625	104.158	104.158	104.033	3.250	103.414	103.414	103.289
3.125	103.946	103.946	103.935	3.500	103.880	103.880	103.755	3.125	103.525	103.525	103.400
3.000	104.096	104.096	104.013	3.375	103.481	103.481	103.356	3.000	103.402	103.402	103.277
2.875	103.806	103.806	103.721	3.250	102.949	102.949	102.824	2.875	103.128	103.128	103.003
2.750	103.440	103.440	103.354	3.125	102.470	102.470	102.345	2.750	102.825	102.825	102.700
2.625	102.933	102.933	102.846	3.000	102.117	102.117	101.992	2.625	102.412	102.412	102.287
2.500	102.358	102.358	102.276	2.875	101.589	101.589	101.464	2.500	101.932	101.932	101.807
2.375	101.934	101.934	101.853	2.750	100.948	100.948	100.823	2.375	101.501	101.501	101.376
2.250	101.487	101.487	101.405	2.625	100.317	100.317	100.192	2.250	101.088	101.088	100.963
2.125	100.732	100.732	100.645	2.500	99.598	99.598	99.473				
2.000	100.106	100.106	100.017	2.375	98.676	98.676	98.551				
1.875	99.433	99.433	99.349	2.250	97.875	97.875	97.750				

### 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



2/22/2021  
Effective Time:  
10:15:42 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	105.138	105.138	104.996	4.250	105.359	105.359	105.240	3.750	104.782	104.782	104.745	
4.000	104.990	104.990	104.852	4.125	105.177	105.177	105.087	3.625	104.896	104.896	104.881	
3.875	104.676	104.676	104.586	4.000	104.911	104.911	104.821	3.500	104.900	104.900	104.802	
3.750	104.267	104.267	104.177	3.875	104.502	104.502	104.412	3.375	104.596	104.596	104.497	
3.625	104.155	104.155	104.008	3.750	104.390	104.390	104.243	3.250	104.270	104.270	104.170	
3.500	103.989	103.989	103.842	3.625	104.224	104.224	104.077	3.125	103.918	103.918	103.812	
3.375	103.433	103.433	103.286	3.500	103.668	103.668	103.542	3.000	103.805	103.805	103.722	
3.250	102.948	102.948	102.895	3.375	103.173	103.173	103.043	2.875	103.547	103.547	103.461	
3.125	102.321	102.321	102.264	3.250	102.858	102.858	102.805	2.750	103.212	103.212	103.126	
3.000	101.782	101.782	101.658	3.125	102.409	102.409	102.356	2.625	102.737	102.737	102.650	
2.990	101.682	101.682	101.558	3.000	101.929	101.929	101.875	2.500	102.148	102.148	102.066	
2.875	101.208	101.208	101.069	2.875	101.365	101.365	101.311	2.375	101.743	101.743	101.662	
2.750	100.549	100.549	100.410	2.750	101.275	101.275	101.227	2.250	101.305	101.305	101.224	
2.625	99.819	99.819	99.680	2.625	100.739	100.739	100.691	2.125	100.600	100.600	100.518	
2.500	99.125	99.125	98.986	2.500	100.227	100.227	100.178	2.000	99.947	99.947	99.865	
2.375	98.215	98.215	98.076	2.375	99.430	99.430	99.379	1.990	99.847	99.847	99.765	
2.250	97.303	97.303	97.252	2.250	99.430	99.430	99.379	1.875	99.175	99.175	99.091	

AMFX30	AMFX25	Conforming 30 Yr Fixed			AMFX20	Conforming 30 Yr Fixed HB			AMFX15HB	Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	103.980	103.980	103.932	4.250	103.635	103.635	103.510	3.875	103.546	103.546	103.421	
3.750	104.828	104.828	104.723	4.125	104.361	104.361	104.236	3.750	103.328	103.328	103.203	
3.625	104.564	104.564	104.456	4.000	104.121	104.121	103.996	3.625	103.718	103.718	103.593	
3.500	104.431	104.431	104.337	3.875	103.771	103.771	103.646	3.500	103.539	103.539	103.414	
3.375	104.279	104.279	104.183	3.750	103.326	103.326	103.201	3.375	103.335	103.335	103.210	
3.250	103.871	103.871	103.810	3.625	103.793	103.793	103.668	3.250	103.049	103.049	102.924	
3.125	103.581	103.581	103.570	3.500	103.515	103.515	103.390	3.125	103.160	103.160	103.035	
3.000	103.731	103.731	103.648	3.375	103.116	103.116	102.991	3.000	103.037	103.037	102.912	
2.875	103.441	103.441	103.356	3.250	102.584	102.584	102.459	2.875	102.763	102.763	102.638	
2.750	103.075	103.075	102.989	3.125	102.105	102.105	101.980	2.750	102.460	102.460	102.335	
2.625	102.568	102.568	102.481	3.000	101.752	101.752	101.627	2.625	102.047	102.047	101.922	
2.500	101.993	101.993	101.911	2.875	101.224	101.224	101.099	2.500	101.567	101.567	101.442	
2.375	101.569	101.569	101.488	2.750	100.583	100.583	100.458	2.375	101.136	101.136	101.011	
2.250	101.122	101.122	101.040	2.625	99.952	99.952	99.827	2.250	100.723	100.723	100.598	
2.125	100.367	100.367	100.280	2.500	99.233	99.233	99.108					
2.000	99.741	99.741	99.652	2.375	98.311	98.311	98.186					
1.875	99.068	99.068	98.984	2.250	97.510	97.510	97.385					

FHLMC Codes				
Product Code	Rate	Term	Product Code	
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				
Product Code	Rate	Term	Product Code	
AMFX30LPMI	CF 30yr fix LPMI		AMFX30HBLPMI	CF 30yr fix High Balance LPMI
AMFX25LPMI	CF 25yr fix LPMI		AMFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX20LPMI	CF 20yr fix LPMI		AMFX15HBLPMI	CF 15yr fix High Balance LPMI
AMFX15LPMI	CF 15yr fix LPMI		AMFX15SCLPMI	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	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500
660-679	0.000	-1.000	-1.250	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-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	-0.875
720-739	-0.375	-1.000	-1.125
700-719	-0.375	-1.000	-1.125
680-699	-0.375	-1.125	-1.125
660-679	-0.625	-1.125	-1.875
640-659	-0.625	-1.625	-2.625
620-639	-0.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing	
The below adds also apply:	-0.375
LTV	<720
CLTV	≥720
≤65	>80 & ≤95
>65 & ≤75	>80 & ≤95
>75 & ≤85	>90 & ≤95
>75 & ≤90	>76 & ≤90
≤95	>95 & ≤97

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	
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	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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	640-659	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	90.01%-95% LTV	85.01%-90% LTV	85% LTV and under
N/A	N/A	N/A	N/A	N/A
-0.350	-0.440	-0.570	-0.720	N/A
-0.280	-0.390	-0.500	-0.620	N/A
-0.110	-0.170	-0.220	-0.300	N/A

>= 2 Borrowers

	95.01%-97% LTV	90.01%-95% LTV	85.01%-90% LTV	85% LTV and under
0.180	0.200	0.200	0.200	0.210
0.140	0.140	0.140	0.160	0.160
0.100	0.100	0.100	0.100	0.110
0.030	0.030	0.030	0.030	0.040

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



2/22/2021  
Effective Time:  
10:15:45 AM

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

Conventional											
HEMJF30			HEMJumbo 30 Yr Fixed			HEMJF15			HEMJumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.250	101.625	101.500	4.250	101.625	101.500	4.250	101.625	101.500	4.250	101.625	101.500
4.125	101.500	101.375	4.125	101.500	101.375	4.125	101.500	101.375	4.125	101.500	101.375
4.000	101.375	101.250	4.000	101.375	101.250	4.000	101.375	101.250	4.000	101.375	101.250
3.875	101.250	101.125	3.875	101.250	101.125	3.875	101.250	101.125	3.875	101.250	101.125
3.750	101.000	100.875	3.750	101.000	100.875	3.750	101.000	100.875	3.750	101.000	100.875
3.625	100.750	100.625	3.625	100.750	100.625	3.625	100.750	100.625	3.625	100.750	100.625
3.500	100.625	100.500	3.500	100.625	100.500	3.500	100.625	100.500	3.500	100.625	100.500
3.375	100.375	100.250	3.375	100.375	100.250	3.375	100.375	100.250	3.375	100.375	100.250
3.250	100.000	99.875	3.250	100.000	99.875	3.250	100.000	99.875	3.250	100.000	99.875
3.125	99.750	99.625	3.125	99.750	99.625	3.125	99.750	99.625	3.125	99.750	99.625
3.000	99.500	99.375	3.000	99.500	99.375	3.000	99.500	99.375	3.000	99.500	99.375
2.875	99.125	99.000	2.875	99.125	99.000	2.875	99.125	99.000	2.875	99.125	99.000
2.750	98.750	98.625	2.750	98.750	98.625	2.750	98.750	98.625	2.750	98.750	98.625
2.625	98.000	97.875	2.625	98.000	97.875	2.625	98.000	97.875	2.625	98.000	97.875
2.500	97.375	97.250	2.500	97.375	97.250	2.500	97.375	97.250	2.500	97.375	97.250
2.375			2.375			2.375			2.375		
2.250			2.250			2.250			2.250		

  

HEMJAS			HEMJumbo 5/6 SOFR ARM			HEMJAS7			HEMJumbo 7/6 SOFR ARM			HEMJAS10			HEMJumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.375	101.250	101.125	4.375	101.250	101.125	4.375	101.250	101.125	4.375	101.250	101.125	4.375	101.250	101.125	4.375	101.250	101.125
4.250	101.125	101.000	4.250	101.125	101.000	4.250	101.125	101.000	4.250	101.125	101.000	4.250	101.125	101.000	4.250	101.125	101.000
4.125	101.000	100.875	4.125	101.000	100.875	4.125	101.125	101.000	4.125	101.000	100.875	4.125	101.000	100.875	4.125	101.000	100.875
4.000	100.875	100.750	4.000	100.875	100.750	4.000	101.000	100.875	4.000	100.875	100.750	4.000	100.875	100.750	4.000	100.875	100.750
3.875	100.625	100.500	3.875	100.625	100.500	3.875	100.875	100.750	3.875	100.625	100.500	3.875	100.625	100.500	3.875	100.625	100.500
3.750	100.375	100.250	3.750	100.375	100.250	3.750	100.625	100.500	3.750	100.375	100.250	3.750	100.375	100.250	3.750	100.375	100.250
3.625	100.125	100.000	3.625	100.125	100.000	3.625	100.375	100.250	3.625	100.125	100.000	3.625	100.125	100.000	3.625	100.125	100.000
3.500	99.875	99.750	3.500	100.125	100.000	3.500	100.125	100.000	3.500	99.875	99.750	3.500	99.875	99.750	3.500	99.875	99.750
3.375	99.625	99.500	3.375	99.875	99.750	3.375	99.875	99.750	3.375	99.625	99.500	3.375	99.625	99.500	3.375	99.625	99.500
3.250	99.375	99.250	3.250	99.375	99.250	3.250	99.625	99.500	3.250	99.375	99.250	3.250	99.375	99.250	3.250	99.375	99.250
3.125	99.125	99.000	3.125	99.125	99.000	3.125	99.375	99.250	3.125	99.125	99.000	3.125	99.125	99.000	3.125	99.125	99.000
3.000	98.875	98.750	3.000	99.125	99.000	3.000	99.125	99.000	3.000	98.875	98.750	3.000	98.875	98.750	3.000	98.875	98.750
2.875	98.500	98.375	2.875	98.875	98.750	2.875	98.875	98.750	2.875	98.500	98.375	2.875	98.500	98.375	2.875	98.500	98.375
2.750	98.125	98.000	2.750	98.500	98.375	2.750	98.500	98.375	2.750	98.125	98.000	2.750	98.125	98.000	2.750	98.125	98.000
2.625	97.625	97.500	2.625	98.125	98.000	2.625	98.125	98.000	2.625	97.625	97.500	2.625	97.625	97.500	2.625	97.625	97.500
2.500	97.125	97.000	2.500	97.625	97.500	2.500	97.625	97.500	2.500	97.125	97.000	2.500	97.125	97.000	2.500	97.125	97.000
2.375			2.375	97.125	97.000	2.375	97.125	97.000	2.375			2.375			2.375		

  

Jumbo Product Codes			
HEMJF30	HEMJumbo 30 Yr Fixed	HEMJAS	HEMJumbo 5/6 SOFR ARM
HEMJF15	HEMJumbo 35 Yr Fixed	HEMJAS7	HEMJumbo 7/6 SOFR ARM
		HEMJAS10	HEMJumbo 10/6 SOFR ARM

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score > 739	0.375	0.125	0.000	0.000	-1.000
Credit Score 720 -739	0.000	0.000	-0.375	-0.375	-1.125
Credit Score 700 -719	-0.375	-0.625	-0.875	-1.125	-1.250
Second Home	-0.500	-0.500	-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo	0.000	0.000	-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

\*Price Cap: 101.00

\*\* Loan must be Approved with appraisal to lock



2/22/2021  
 Effective Time:  
 10:15:49 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	105.355	105.355	105.201	4.125	102.749	102.749	102.595	
4.000	105.210	105.210	105.056	4.000	102.602	102.602	102.448	
3.875	104.767	104.767	104.610	3.875	102.135	102.135	101.978	
3.750	104.484	104.484	104.322	3.750	101.943	101.943	101.781	
3.625	104.105	104.105	103.938	3.625	102.293	102.293	102.167	
3.500	103.717	103.717	103.640	3.500	102.049	102.049	102.066	
3.375	103.288	103.288	103.208	3.375	101.879	101.879	101.755	
3.250	102.714	102.714	102.629	3.250	101.471	101.471	101.342	
3.125	102.091	102.091	102.001	3.125	101.343	101.343	101.276	
3.000	101.364	101.364	101.311	3.000	100.896	100.896	100.828	
2.875	100.823	100.823	100.768	2.875	100.339	100.339	100.273	
2.750	100.180	100.180	100.119	2.750	99.792	99.792	99.721	
2.625	99.371	99.371	99.304	2.625	99.066	99.066	98.989	
2.500	98.498	98.498	98.465	2.500	98.318	98.318	98.235	

**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





2/22/2021  
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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	104.375	104.375	104.301	4.250	101.323	101.323	101.249				
4.125	104.518	104.518	104.471	4.125	101.814	101.814	101.768				
4.000	104.347	104.347	104.296	4.000	101.600	101.600	101.549				
3.875	103.870	103.870	103.814	3.875	101.138	101.138	101.082				
3.750	103.564	103.564	103.503	3.750	100.888	100.888	100.826				
3.625	104.026	104.026	103.936	3.625	102.042	102.042	101.952				
3.500	103.797	103.797	103.702	3.500	101.798	101.798	101.704				
3.375	103.383	103.383	103.283	3.375	101.440	101.440	101.340				
3.250	102.726	102.726	102.621	3.250	100.909	100.909	100.804				
3.125	102.223	102.223	102.160	3.125	101.572	101.572	101.509				
3.000	101.714	101.714	101.648	3.000	101.100	101.100	101.034				
2.875	101.066	101.066	100.994	2.875	100.390	100.390	100.317				
2.750	100.324	100.324	100.246	2.750	99.685	99.685	99.606				
2.625	99.600	99.600	99.473	2.625	99.064	99.064	98.936				
2.500	98.889	98.889	98.754	2.500	98.397	98.397	98.262				

**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



2/22/2021  
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 10:15:56 AM

Lock Desk Hours: 8am – 4:00pm PST  
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 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