



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, February 23, 2021

Rate Sheet # 1

9:06 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

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.



2/23/2021
 Effective Time:
 9:07:21 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	104.520	104.520	104.517	4.250	103.859	103.859	103.857	4.250	104.217	104.217	104.190	4.250				4.250				4.250				4.250				4.250			
4.125	105.992	105.992	105.964	4.125	104.217	104.217	104.190	4.125	104.217	104.217	104.190	4.125				4.125				4.125				4.125				4.125			
4.000	105.337	105.337	105.309	4.000	103.661	103.661	103.635	4.000	103.661	103.661	103.635	4.000				4.000				4.000				4.000				4.000			
3.875	105.270	105.270	105.242	3.875	103.662	103.662	103.617	3.875	103.662	103.662	103.617	3.875	104.067	104.067	103.945	3.875	104.067	104.067	103.945	3.875	104.067	104.067	103.945	3.875	104.067	104.067	103.945	3.875	104.067	104.067	103.945
3.750	104.880	104.880	104.852	3.750	103.410	103.410	103.289	3.750	103.410	103.410	103.289	3.750	103.815	103.815	103.694	3.750	103.815	103.815	103.694	3.750	103.815	103.815	103.694	3.750	103.815	103.815	103.694	3.750	103.815	103.815	103.694
3.625	104.410	104.410	104.460	3.625	103.311	103.311	103.361	3.625	103.311	103.311	103.361	3.625	105.270	105.270	105.020	3.625	105.270	105.270	105.020	3.625	105.270	105.270	105.020	3.625	105.270	105.270	105.020	3.625	105.270	105.270	105.020
3.500	104.019	104.019	104.069	3.500	103.221	103.221	103.271	3.500	103.221	103.221	103.271	3.500	105.089	105.089	104.839	3.500	105.089	105.089	104.839	3.500	105.089	105.089	104.839	3.500	105.089	105.089	104.839	3.500	105.089	105.089	104.839
3.375	103.801	103.801	103.851	3.375	102.963	102.963	103.012	3.375	102.963	102.963	103.012	3.375	104.382	104.382	104.132	3.375	104.382	104.382	104.132	3.375	104.382	104.382	104.132	3.375	104.382	104.382	104.132	3.375	104.382	104.382	104.132
3.250	103.748	103.748	103.797	3.250	103.282	103.282	103.332	3.250	103.282	103.282	103.332	3.250	104.493	104.493	104.243	3.250	104.493	104.493	104.243	3.250	104.493	104.493	104.243	3.250	104.493	104.493	104.243	3.250	104.493	104.493	104.243
3.125	103.302	103.302	103.207	3.125	102.731	102.731	102.635	3.125	102.731	102.731	102.635	3.125	103.823	103.823	103.573	3.125	103.823	103.823	103.573	3.125	103.823	103.823	103.573	3.125	103.823	103.823	103.573	3.125	103.823	103.823	103.573
3.000	102.996	102.996	102.902	3.000	102.404	102.404	102.310	3.000	102.404	102.404	102.310	3.000	103.398	103.398	103.148	3.000	103.398	103.398	103.148	3.000	103.398	103.398	103.148	3.000	103.398	103.398	103.148	3.000	103.398	103.398	103.148
2.875	102.482	102.482	102.389	2.875	101.869	101.869	101.776	2.875	101.869	101.869	101.776	2.875	102.975	102.975	102.725	2.875	102.975	102.975	102.725	2.875	102.975	102.975	102.725	2.875	102.975	102.975	102.725	2.875	102.975	102.975	102.725
2.750	102.260	102.260	102.171	2.750	101.610	101.610	101.521	2.750	101.610	101.610	101.521	2.750	102.716	102.716	102.466	2.750	102.716	102.716	102.466	2.750	102.716	102.716	102.466	2.750	102.716	102.716	102.466	2.750	102.716	102.716	102.466
2.625	101.375	101.375	101.301	2.625	100.704	100.704	100.555	2.625	100.704	100.704	100.555	2.625	100.961	100.961	100.857	2.625	100.961	100.961	100.857	2.625	100.961	100.961	100.857	2.625	100.961	100.961	100.857	2.625	100.961	100.961	100.857
2.500	101.085	101.085	100.982	2.500	100.435	100.435	100.332	2.500	100.435	100.435	100.332	2.500	100.840	100.840	100.737	2.500	100.840	100.840	100.737	2.500	100.840	100.840	100.737	2.500	100.840	100.840	100.737	2.500	100.840	100.840	100.737
2.375	100.814	100.814	100.711	2.375	100.014	100.014	99.911	2.375	100.014	100.014	99.911	2.375	100.419	100.419	100.316	2.375	100.419	100.419	100.316	2.375	100.419	100.419	100.316	2.375	100.419	100.419	100.316	2.375	100.419	100.419	100.316
2.250	100.531	100.531	100.428	2.250	99.531	99.531	99.428	2.250	99.531	99.531	99.428	2.250	99.936	99.936	99.833	2.250	99.936	99.936	99.833	2.250	99.936	99.936	99.833	2.250	99.936	99.936	99.833	2.250	99.936	99.936	99.833
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	97.144	97.144	97.047	3.875	97.144	97.144	97.047	3.875	97.144	97.144	97.047	3.875	97.144	97.144	97.047
4.250	98.638	98.638	98.604	4.250				4.250				4.250				3.750	97.050	97.050	96.954	3.750	97.050	97.050	96.954	3.750	97.050	97.050	96.954	3.750	97.050	97.050	96.954
4.125	103.701	103.701	103.700	4.125				4.125				4.125				3.625	99.297	99.297	99.186	3.625	99.297	99.297	99.186	3.625	99.297	99.297	99.186	3.625	99.297	99.297	99.186
4.000	103.689	103.689	103.717	4.000	103.289	103.289	103.317	4.000	103.289	103.289	103.317	4.000	103.289	103.289	103.317	3.500	97.621	97.621	97.511	3.500	97.621	97.621	97.511	3.500	97.621	97.621	97.511	3.500	97.621	97.621	97.511
3.875	103.601	103.601	103.628	3.875	103.201	103.201	103.228	3.875	103.201	103.201	103.228	3.875	103.201	103.201	103.228	3.375	97.164	97.164	97.054	3.375	97.164	97.164	97.054	3.375	97.164	97.164	97.054	3.375	97.164	97.164	97.054
3.750	103.516	103.516	103.544	3.750	103.116	103.116	103.144	3.750	103.116	103.116	103.144	3.750	103.116	103.116	103.144	3.250	96.725	96.725	96.615	3.250	96.725	96.725	96.615	3.250	96.725	96.725	96.615	3.250	96.725	96.725	96.615
3.625	103.771	103.771	103.639	3.625	103.356	103.356	103.223	3.625	103.356	103.356	103.223	3.625	103.356	103.356	103.223	3.125	98.064	98.064	97.954	3.125	98.064	98.064	97.954	3.125	98.064	98.064	97.954	3.125	98.064	98.064	97.954
3.500	103.713	103.713	103.580	3.500	103.368	103.368	103.235	3.500	103.368	103.368	103.235	3.500	103.368	103.368	103.235	3.000	96.702	96.702	96.592	3.000	96.702	96.702	96.592	3.000	96.702	96.702	96.592	3.000	96.702	96.702	96.592
3.375	103.305	103.305	103.172	3.375	103.061	103.061	102.929	3.375	103.061	103.061	102.929	3.375	103.061	103.061	102.929	2.875	96.093	96.093	95.983	2.875	96.093	96.093	95.983	2.875	96.093	96.093	95.983	2.875	96.093	96.093	95.983
3.250	102.845	102.845	102.713	3.250	102.722	102.722	102.589	3.250	102.722	102.722	102.589	3.250	102.722	102.722	102.589	2.750	95.936	95.936	95.826	2.750	95.936	95.936	95.826	2.750	95.936	95.936	95.826	2.750	95.936	95.936	95.826
3.125	103.452	103.452	103.343	3.125	102.902	102.902	102.793	3.125	102.902	102.902	102.793	3.125	102.902	102.902	102.793	2.625	95.826	95.826	95.716	2.625	95.826	95.826	95.716	2.625	95.826	95.826	95.716	2.625	95.826	95.826	95.716
3.000	102.995	102.995	102.886	3.000	102.558	102.558	102.449	3.000	102.558	102.558	102.449	3.000	102.558	102.558	102.449	2.500	95.716	95.716	95.606	2.500	95.716	95.716	95.606	2.500	95.716	95.716	95.606	2.500	95.716	95.716	95.606
2.875	102.486	102.486	102.377	2.875	102.190	102.190	102.082	2.875	102.190	102.190	102.082	2.875	102.190	102.190	102.082	2.375	95.606	95.606	95.496	2.375	95.606	95.606	95.496	2.375	95.606	95.606	95.496	2.375	95.606	95.606	95.496
2.750	102.533	102.533	102.424	2.750	102.227	102.227	102.119	2.750	102.227	102.227	102.119	2.750	102.227	102.227	102.119	2.250	95.496	95.496	95.386	2.250	95.496	95.496	95.386	2.250	95.496	95.496	95.386	2.250	95.496	95.496	95.386
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	96.744	96.744	96.647	3.125	95.359	95.359		3.125	95.359	95.359		3.125	94.959	94.959		3.125	94.959	94.959		3.125	94.959	94.959		3.125	94.959	94.959		3.125	94.959	94.959	
3.750	96.650	96.650	96.554	3.000	94.538	94.538		3.000	94.538	94.538		3.000	94.138	94.138	</																



2/23/2021
 Effective Time:
 9:07:24 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
4.250	102.734		FHA Advantage 30 Yr Fixed Price Adjustments
3.750	101.984		FICO
3.250	100.484		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.



2/23/2021
Effective Time:
9:07:28 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	104.049	103.955	103.861	4.250	103.799	103.705	103.611				
4.125	103.679	103.585	103.492	4.125	103.429	103.335	103.242				
4.000	103.484	103.390	103.296	4.000	103.234	103.140	103.046				
3.875	103.277	103.183	103.089	3.875	103.027	102.933	102.839				
3.750	103.066	102.973	102.879	3.750	102.816	102.723	102.629				
3.625	101.955	101.861	101.767	3.625	101.705	101.611	101.517				
3.500	101.758	101.665	101.571	3.500	101.508	101.415	101.321				
3.375	101.534	101.441	101.347	3.375	101.284	101.191	101.097				
3.250	101.294	101.200	101.106	3.250	101.044	100.950	100.856				
3.125	102.410	102.317	102.223	3.125	102.160	102.067	101.973				
3.000	102.087	101.993	101.900	3.000	101.837	101.743	101.650				
2.875	101.738	101.644	101.550	2.875	101.488	101.394	101.300				
2.750	101.374	101.280	101.186	2.750	101.124	101.030	100.936				
2.625	100.669	100.575	100.481	2.625	100.419	100.325	100.231				
2.500	100.280	100.187	100.093	2.500	100.030	99.937	99.843				
2.375	99.861	99.767	99.673	2.375	99.611	99.517	99.423				
2.250	99.429	99.335	99.242	2.250	99.179	99.085	98.992				
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	103.324	103.230	103.136	3.500	103.074	102.980	102.886				
3.375	103.013	102.919	102.825	3.375	102.763	102.669	102.575				
3.250	102.690	102.596	102.502	3.250	102.440	102.346	102.252				
3.125	102.683	102.589	102.495	3.125	102.433	102.339	102.245				
3.000	102.384	102.290	102.196	3.000	102.134	102.040	101.946				
2.875	102.041	101.947	101.853	2.875	101.791	101.697	101.603				
2.750	101.684	101.590	101.496	2.750	101.434	101.340	101.246				
2.625	101.831	101.738	101.644	2.625	101.581	101.488	101.394				
2.500	101.471	101.377	101.284	2.500	101.221	101.127	101.034				
2.375	101.096	101.002	100.908	2.375	100.846	100.752	100.658				
2.250	100.720	100.626	100.532	2.250	100.470	100.376	100.282				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30H 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	97.207	97.207	96.957	3.625	95.057	95.057	95.057				
3.500	97.282	97.282	97.032	3.500	95.132	95.132	95.132				
3.375	97.430	97.430	97.180	3.375	95.280	95.280	95.280				
3.250	97.285	97.285	97.035	3.250	95.135	95.135	95.135				

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



2/23/2021
Effective Time:
9:07:31 AM

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

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.354	105.354	105.218	4.250	105.706	105.706	105.593	3.750	105.094	105.094	105.066	4.125	105.188	105.188	105.051	3.625	105.164	105.164	105.160	4.125	105.188	105.188	105.051	3.625	105.164	105.164	105.160
3.875	104.842	104.842	104.752	4.000	105.348	105.348	105.258	3.500	105.201	105.201	105.095	3.875	104.842	104.842	104.752	3.500	105.201	105.201	105.095	3.875	104.842	104.842	104.752	3.500	105.201	105.201	105.095
3.750	104.437	104.437	104.338	3.875	105.077	105.077	104.987	3.375	104.889	104.889	104.783	3.750	104.437	104.437	104.338	3.375	104.889	104.889	104.783	3.750	104.437	104.437	104.338	3.375	104.889	104.889	104.783
3.625	104.123	104.123	103.994	3.750	104.663	104.663	104.573	3.250	104.562	104.562	104.453	3.625	104.123	104.123	103.994	3.250	104.562	104.562	104.453	3.625	104.123	104.123	103.994	3.250	104.562	104.562	104.453
3.500	103.937	103.937	103.790	3.625	104.356	104.356	104.229	3.125	104.204	104.204	104.090	3.500	103.937	103.937	103.790	3.125	104.204	104.204	104.090	3.500	103.937	103.937	103.790	3.125	104.204	104.204	104.090
3.375	103.379	103.379	103.232	3.500	104.172	104.172	104.081	3.000	103.948	103.948	103.866	3.375	103.379	103.379	103.232	3.000	103.948	103.948	103.866	3.375	103.379	103.379	103.232	3.000	103.948	103.948	103.866
3.250	102.984	102.984	102.927	3.375	103.682	103.682	103.626	2.875	103.688	103.688	103.603	3.250	102.984	102.984	102.927	2.875	103.688	103.688	103.603	3.250	102.984	102.984	102.927	2.875	103.688	103.688	103.603
3.125	102.339	102.339	102.285	3.250	103.148	103.148	103.091	2.750	103.352	103.352	103.266	3.125	102.339	102.339	102.285	2.750	103.352	103.352	103.266	3.125	102.339	102.339	102.285	2.750	103.352	103.352	103.266
3.000	101.774	101.774	101.715	3.125	102.988	102.988	102.932	2.625	102.873	102.873	102.786	3.000	101.774	101.774	101.715	2.625	102.873	102.873	102.786	3.000	101.774	101.774	101.715	2.625	102.873	102.873	102.786
2.990	101.674	101.674	101.615	3.000	102.536	102.536	102.479	2.500	102.241	102.241	102.157	2.990	101.674	101.674	101.615	2.500	102.241	102.241	102.157	2.990	101.674	101.674	101.615	2.500	102.241	102.241	102.157
2.875	101.139	101.139	101.051	2.875	102.021	102.021	101.962	2.375	101.829	101.829	101.744	2.875	101.139	101.139	101.051	2.375	101.829	101.829	101.744	2.875	101.139	101.139	101.051	2.375	101.829	101.829	101.744
2.750	100.475	100.475	100.336	2.750	101.421	101.421	101.367	2.250	101.388	101.388	101.302	2.750	100.475	100.475	100.336	2.250	101.388	101.388	101.302	2.750	100.475	100.475	100.336	2.250	101.388	101.388	101.302
2.625	99.741	99.741	99.687	2.625	101.300	101.300	101.243	2.125	100.684	100.684	100.597	2.625	99.741	99.741	99.687	2.125	100.684	100.684	100.597	2.625	99.741	99.741	99.687	2.125	100.684	100.684	100.597
2.500	99.086	99.086	98.948	2.500	100.758	100.758	100.698	2.000	100.028	100.028	99.947	2.500	99.086	99.086	98.948	2.000	100.028	100.028	99.947	2.500	99.086	99.086	98.948	2.000	100.028	100.028	99.947
2.375	98.173	98.173	98.134	2.375	100.245	100.245	100.183	1.990	99.928	99.928	99.847	2.375	98.173	98.173	98.134	1.990	99.928	99.928	99.847	2.375	98.173	98.173	98.134	1.990	99.928	99.928	99.847
2.250	97.182	97.182	97.123	2.250	99.449	99.449	99.384	1.875	99.250	99.250	99.170	2.250	97.182	97.182	97.123	1.875	99.250	99.250	99.170	2.250	97.182	97.182	97.123	1.875	99.250	99.250	99.170

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.101	104.101	104.053	4.250	103.965	103.965	103.840	3.875	103.770	103.770	103.645	3.875	104.101	104.101	104.053	3.875	103.770	103.770	103.645	3.875	103.770	103.770	103.645
3.750	105.219	105.219	105.134	4.125	104.530	104.530	104.405	3.750	103.548	103.548	103.423	3.750	105.219	105.219	105.134	3.750	103.548	103.548	103.423	3.750	103.548	103.548	103.423
3.625	104.944	104.944	104.857	4.000	104.282	104.282	104.157	3.625	103.489	103.489	103.389	3.625	104.944	104.944	104.857	3.625	103.489	103.489	103.389	3.625	103.489	103.489	103.389
3.500	104.626	104.626	104.532	3.875	103.926	103.926	103.801	3.500	103.349	103.349	103.224	3.500	104.626	104.626	104.532	3.500	103.349	103.349	103.224	3.500	103.349	103.349	103.224
3.375	104.464	104.464	104.347	3.750	103.474	103.474	103.349	3.375	103.233	103.233	103.108	3.375	104.464	104.464	104.347	3.375	103.233	103.233	103.108	3.375	103.233	103.233	103.108
3.250	104.047	104.047	104.020	3.625	103.644	103.644	103.519	3.250	103.045	103.045	102.920	3.250	104.047	104.047	104.020	3.250	103.045	103.045	102.920	3.250	103.045	103.045	102.920
3.125	103.774	103.774	103.767	3.500	103.358	103.358	103.233	3.125	102.997	102.997	102.897	3.125	103.774	103.774	103.767	3.125	102.997	102.997	102.897	3.125	102.997	102.997	102.897
3.000	103.860	103.860	103.778	3.375	102.952	102.952	102.827	3.000	102.828	102.828	102.703	3.000	103.860	103.860	103.778	3.000	102.828	102.828	102.703	3.000	102.828	102.828	102.703
2.875	103.569	103.569	103.485	3.250	102.414	102.414	102.289	2.875	102.733	102.733	102.608	2.875	103.569	103.569	103.485	2.875	102.733	102.733	102.608	2.875	102.733	102.733	102.608
2.750	103.203	103.203	103.116	3.125	101.928	101.928	101.803	2.750	102.509	102.509	102.384	2.750	103.203	103.203	103.116	2.750	102.509	102.509	102.384	2.750	102.509	102.509	102.384
2.625	102.694	102.694	102.607	3.000	101.571	101.571	101.446	2.625	102.211	102.211	102.111	2.625	102.694	102.694	102.607	2.625	102.211	102.211	102.111	2.625	102.211	102.211	102.111
2.500	102.079	102.079	101.995	2.875	101.034	101.034	100.909	2.500	101.661	101.661	101.561	2.500	102.079	102.079	101.995	2.500	101.661	101.661	101.561	2.500	101.661	101.661	101.561
2.375	101.650	101.650	101.564	2.750	100.384	100.384	100.259	2.375	101.142	101.142	101.033	2.375	101.650	101.650	101.564	2.375	101.142	101.142	101.033	2.375	101.142	101.142	101.033
2.250	101.202	101.202	101.116	2.625	99.772	99.772	99.647	2.250	100.690	100.690	100.565	2.250	101.202	101.202	101.116	2.250	100.690	100.690	100.565	2.250	100.690	100.690	100.565
2.125	100.399	100.399	100.318	2.500	99.046	99.046	98.921	2.125	100.399	100.399	100.318	2.125	100.399	100.399	100.318	2.125	99.046	99.046	98.921	2.125	99.046	99.046	98.921
2.000	99.698	99.698	99.617	2.375	98.170	98.170	98.045	2.000	99.698	99.698	99.617	2.000	99.698	99.698	99.617	2.000	98.170	98.170	98.045	2.000	98.170	98.170	98.045
1.875	99.039	99.039	98.958	2.250	97.394	97.394	97.269	1.875	99.039	99.039	98.958	1.875	99.039	99.039	98.958	1.875	97.394	97.394	97.269	1.875	97.394	97.394	97.269

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



2/23/2021
Effective Time:
9:07:35 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	104.989	104.989	104.853	4.250	105.341	105.341	105.238	3.750	104.729	104.729	104.701	
4.000	104.823	104.823	104.686	4.125	104.983	104.983	104.893	3.625	104.799	104.799	104.795	
3.875	104.477	104.477	104.387	4.000	104.712	104.712	104.622	3.500	104.835	104.835	104.730	
3.750	104.072	104.072	103.973	3.875	104.298	104.298	104.208	3.375	104.524	104.524	104.418	
3.625	103.758	103.758	103.629	3.750	103.991	103.991	103.864	3.250	104.197	104.197	104.088	
3.500	103.572	103.572	103.425	3.625	103.807	103.807	103.716	3.125	103.839	103.839	103.725	
3.375	103.014	103.014	102.867	3.500	103.317	103.317	103.261	3.000	103.583	103.583	103.501	
3.250	102.619	102.619	102.562	3.375	102.783	102.783	102.726	2.875	103.323	103.323	103.238	
3.125	101.974	101.974	101.920	3.250	102.623	102.623	102.567	2.750	102.987	102.987	102.901	
3.000	101.409	101.409	101.350	3.125	102.171	102.171	102.114	2.625	102.508	102.508	102.421	
2.990	101.309	101.309	101.250	3.000	101.656	101.656	101.597	2.500	101.876	101.876	101.792	
2.875	100.774	100.774	100.686	2.875	101.056	101.056	100.978	2.375	101.464	101.464	101.379	
2.750	100.110	100.110	99.971	2.750	100.935	100.935	100.878	2.250	101.023	101.023	100.937	
2.625	99.376	99.376	99.322	2.625	100.393	100.393	100.333	2.125	100.319	100.319	100.232	
2.500	98.721	98.721	98.583	2.500	99.880	99.880	99.818	2.000	99.663	99.663	99.582	
2.375	97.808	97.808	97.669	2.375	99.084	99.084	99.019	1.990	99.563	99.563	99.482	
2.250	96.817	96.817	96.758	2.250	98.029	98.029	97.904	1.875	98.885	98.885	98.805	

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	103.736	103.736	103.688	4.250	103.600	103.600	103.475	3.875	103.405	103.405	103.280	
3.750	104.854	104.854	104.769	4.125	104.165	104.165	104.040	3.750	103.183	103.183	103.058	
3.625	104.579	104.579	104.492	4.000	103.917	103.917	103.792	3.625	103.124	103.124	103.024	
3.500	104.261	104.261	104.167	3.875	103.561	103.561	103.436	3.500	102.984	102.984	102.859	
3.375	104.099	104.099	103.982	3.750	103.109	103.109	102.984	3.375	102.868	102.868	102.743	
3.250	103.682	103.682	103.655	3.625	103.279	103.279	103.154	3.250	102.680	102.680	102.555	
3.125	103.409	103.409	103.402	3.500	102.993	102.993	102.868	3.125	102.632	102.632	102.532	
3.000	103.495	103.495	103.413	3.375	102.587	102.587	102.462	3.000	102.463	102.463	102.338	
2.875	103.204	103.204	103.120	3.250	102.049	102.049	101.924	2.875	102.368	102.368	102.243	
2.750	102.838	102.838	102.751	3.125	101.563	101.563	101.438	2.750	102.144	102.144	102.019	
2.625	102.329	102.329	102.242	3.000	101.206	101.206	101.081	2.625	101.846	101.846	101.746	
2.500	101.714	101.714	101.630	2.875	100.669	100.669	100.544	2.500	101.296	101.296	101.196	
2.375	101.285	101.285	101.199	2.750	100.019	100.019	99.894	2.375	100.777	100.777	100.668	
2.250	100.837	100.837	100.751	2.625	99.407	99.407	99.282	2.250	100.325	100.325	100.200	
2.125	100.034	100.034	99.953	2.500	98.681	98.681	98.556					
2.000	99.333	99.333	99.252	2.375	97.805	97.805	97.680					
1.875	98.674	98.674	98.593	2.250	97.029	97.029	96.904					

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
AMFX30LPMI	ARFX30LPMI	AMFX30HBLPMI	ARFX30SCLPMI
AMFX15LPMI	ARFX15LPMI	AMFX15HBLPMI	ARFX15SCLPMI

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	640-659	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	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
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV and under								



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Conventional								
HEMJF30			HEMJF15			HEMJF30		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 30 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.250	102.000	101.875	4.250	101.875	101.750			
4.125	101.875	101.750	4.125	101.750	101.625			
4.000	101.750	101.625	4.000	101.625	101.500			
3.875	101.625	101.500	3.875	101.500	101.375			
3.750	101.500	101.375	3.750	101.250	101.125			
3.625	101.250	101.125	3.625	101.000	100.875			
3.500	101.000	100.875	3.500	100.625	100.500			
3.375	100.625	100.500	3.375	100.250	100.125			
3.250	100.250	100.125	3.250	100.000	99.875			
3.125	100.000	99.875	3.125	99.750	99.625			
3.000	99.750	99.625	3.000	99.375	99.250			
2.875	99.375	99.250	2.875	99.000	98.875			
2.750	99.000	98.875	2.750	98.500	98.375			
2.625	98.500	98.375	2.625	98.000	97.875			
2.500	98.000	97.875	2.500	97.250	97.125			
2.375	97.250	97.125	2.375	96.375	96.250			
2.250	96.375	96.250	2.250					
HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
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
4.250	101.125	101.000	4.250	101.250	101.125	4.250	101.125	101.000
4.125	101.000	100.875	4.125	101.125	101.000	4.125	101.000	100.875
4.000	100.875	100.750	4.000	101.000	100.875	4.000	100.875	100.750
3.875	100.625	100.500	3.875	100.875	100.750	3.875	100.625	100.500
3.750	100.375	100.250	3.750	100.625	100.500	3.750	100.375	100.250
3.625	100.125	100.000	3.625	100.375	100.250	3.625	100.125	100.000
3.500	99.875	99.750	3.500	100.125	100.000	3.500	99.875	99.750
3.375	99.625	99.500	3.375	99.875	99.750	3.375	99.625	99.500
3.250	99.375	99.250	3.250	99.625	99.500	3.250	99.375	99.250
3.125	99.125	99.000	3.125	99.375	99.250	3.125	99.125	99.000
3.000	98.875	98.750	3.000	99.125	99.000	3.000	98.875	98.750
2.875	98.500	98.375	2.875	98.875	98.750	2.875	98.500	98.375
2.750	98.125	98.000	2.750	98.500	98.375	2.750	98.125	98.000
2.625	97.625	97.500	2.625	98.125	98.000	2.625	97.625	97.500
2.500	97.125	97.000	2.500	97.625	97.500	2.500	97.125	97.000
2.375			2.375	97.125	97.000	2.375		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS	HEM Jumbo 7/6 SOFR ARM
		HEMJAS	HEM Jumbo 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



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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	105.218	105.218	105.069	4.125	102.609	102.609	102.460
4.000	105.053	105.053	104.904	4.000	102.442	102.442	102.293
3.875	104.596	104.596	104.444	3.875	101.965	101.965	101.813
3.750	104.308	104.308	104.150	3.750	101.768	101.768	101.610
3.625	103.923	103.923	103.759	3.625	101.882	101.882	101.759
3.500	103.300	103.300	103.227	3.500	101.632	101.632	101.509
3.375	102.868	102.868	102.792	3.375	101.460	101.460	101.339
3.250	102.318	102.318	102.236	3.250	101.078	101.078	100.951
3.125	101.690	101.690	101.602	3.125	100.864	100.864	100.796
3.000	100.900	100.900	100.850	3.000	100.379	100.379	100.310
2.875	100.355	100.355	100.302	2.875	99.812	99.812	99.745
2.750	99.705	99.705	99.646	2.750	99.260	99.260	99.188
2.625	98.892	98.892	98.826	2.625	98.530	98.530	98.452
2.500	98.041	98.041	98.009	2.500	97.780	97.780	97.696

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	104.407	104.407	104.314	4.250	101.350	101.350	101.256				
4.125	104.272	104.272	104.239	4.125	101.611	101.611	101.578				
4.000	104.098	104.098	104.060	4.000	101.392	101.392	101.354				
3.875	103.612	103.612	103.569	3.875	100.921	100.921	100.879				
3.750	103.298	103.298	103.249	3.750	100.663	100.663	100.614				
3.625	103.564	103.564	103.472	3.625	101.686	101.686	101.595				
3.500	103.327	103.327	103.228	3.500	101.434	101.434	101.335				
3.375	102.905	102.905	102.802	3.375	101.069	101.069	100.965				
3.250	102.270	102.270	102.161	3.250	100.560	100.560	100.451				
3.125	101.729	101.729	101.664	3.125	101.109	101.109	101.044				
3.000	101.182	101.182	101.117	3.000	100.600	100.600	100.535				
2.875	100.523	100.523	100.450	2.875	99.878	99.878	99.805				
2.750	99.771	99.771	99.692	2.750	99.162	99.162	99.083				
2.625	98.982	98.982	98.837	2.625	98.476	98.476	98.331				
2.500	98.263	98.263	98.110	2.500	97.802	97.802	97.648				

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		
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