



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, February 24, 2021

Rate Sheet # 1

9:19 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.



2/24/2021
 Effective Time:
 9:19:43 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	104.162	104.162	104.160	4.250	103.772	103.772	103.769	4.250	104.151	104.151	104.124	4.250				4.250				4.250				4.250							
4.125	105.200	105.200	105.173	4.125	104.151	104.151	104.124	4.125	104.151	104.151	104.124	4.125				4.125				4.125				4.125							
4.000	104.545	104.545	104.518	4.000	103.597	103.597	103.570	4.000	103.597	103.597	103.570	4.000				4.000				4.000				4.000							
3.875	104.478	104.478	104.451	3.875	103.581	103.581	103.554	3.875	103.581	103.581	103.554	3.875	103.930	103.930	103.809	3.875	103.930	103.930	103.809	3.875	103.930	103.930	103.809	3.875	103.930	103.930	103.809				
3.750	104.089	104.089	104.062	3.750	103.269	103.269	103.148	3.750	103.269	103.269	103.148	3.750	103.674	103.674	103.553	3.750	103.674	103.674	103.553	3.750	103.674	103.674	103.553	3.750	103.674	103.674	103.553				
3.625	104.321	104.321	104.366	3.625	103.231	103.231	103.277	3.625	103.231	103.231	103.277	3.625	105.159	105.159	104.909	3.625	105.159	105.159	104.909	3.625	105.159	105.159	104.909	3.625	105.159	105.159	104.909				
3.500	103.922	103.922	103.967	3.500	103.137	103.137	103.182	3.500	103.137	103.137	103.182	3.500	104.976	104.976	104.726	3.500	104.976	104.976	104.726	3.500	104.976	104.976	104.726	3.500	104.976	104.976	104.726				
3.375	103.696	103.696	103.742	3.375	102.870	102.870	102.916	3.375	102.870	102.870	102.916	3.375	104.267	104.267	104.017	3.375	104.267	104.267	104.017	3.375	104.267	104.267	104.017	3.375	104.267	104.267	104.017				
3.250	103.635	103.635	103.681	3.250	103.179	103.179	103.225	3.250	103.179	103.179	103.225	3.250	104.376	104.376	104.126	3.250	104.376	104.376	104.126	3.250	104.376	104.376	104.126	3.250	104.376	104.376	104.126				
3.125	103.051	103.051	102.948	3.125	102.598	102.598	102.503	3.125	102.598	102.598	102.503	3.125	103.743	103.743	103.493	3.125	103.743	103.743	103.493	3.125	103.743	103.743	103.493	3.125	103.743	103.743	103.493				
3.000	102.630	102.630	102.527	3.000	102.274	102.274	102.179	3.000	102.274	102.274	102.179	3.000	103.316	103.316	103.066	3.000	103.316	103.316	103.066	3.000	103.316	103.316	103.066	3.000	103.316	103.316	103.066				
2.875	102.272	102.272	102.169	2.875	101.778	101.778	101.650	2.875	101.778	101.778	101.650	2.875	102.892	102.892	102.642	2.875	102.892	102.892	102.642	2.875	102.892	102.892	102.642	2.875	102.892	102.892	102.642				
2.750	102.178	102.178	102.075	2.750	101.528	101.528	101.425	2.750	101.528	101.528	101.425	2.750	102.731	102.731	102.481	2.750	102.731	102.731	102.481	2.750	102.731	102.731	102.481	2.750	102.731	102.731	102.481				
2.625	101.075	101.075	100.999	2.625	100.398	100.398	100.338	2.625	100.398	100.398	100.338	2.625	100.768	100.768	100.679	2.625	100.768	100.768	100.679	2.625	100.768	100.768	100.679	2.625	100.768	100.768	100.679				
2.500	100.881	100.881	100.792	2.500	100.231	100.231	100.142	2.500	100.231	100.231	100.142	2.500	100.636	100.636	100.547	2.500	100.636	100.636	100.547	2.500	100.636	100.636	100.547	2.500	100.636	100.636	100.547				
2.375	100.611	100.611	100.522	2.375	99.811	99.811	99.722	2.375	99.811	99.811	99.722	2.375	100.216	100.216	100.127	2.375	100.216	100.216	100.127	2.375	100.216	100.216	100.127	2.375	100.216	100.216	100.127				
2.250	100.321	100.321	100.231	2.250	99.321	99.321	99.231	2.250	99.321	99.321	99.231	2.250	99.726	99.726	99.636	2.250	99.726	99.726	99.636	2.250	99.726	99.726	99.636	2.250	99.726	99.726	99.636				
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	97.137	97.137	97.041	3.875	97.137	97.137	97.041	3.875	97.137	97.137	97.041				
4.250	98.611	98.611	98.578	4.250				4.250				4.250				3.750	97.044	97.044	96.947	3.750	97.044	97.044	96.947	3.750	97.044	97.044	96.947				
4.125	103.711	103.711	103.709	4.125				4.125				4.125				3.625	99.289	99.289	99.179	3.625	99.289	99.289	99.179	3.625	99.289	99.289	99.179				
4.000	103.680	103.680	103.694	4.000	103.280	103.280	103.294	4.000	103.280	103.280	103.294	4.000	103.614	103.614	103.503	4.000	103.614	103.614	103.503	4.000	103.614	103.614	103.503	4.000	103.614	103.614	103.503				
3.875	103.589	103.589	103.602	3.875	103.189	103.189	103.202	3.875	103.189	103.189	103.202	3.875	103.503	103.503	103.413	3.875	103.503	103.503	103.413	3.875	103.503	103.503	103.413	3.875	103.503	103.503	103.413				
3.750	103.499	103.499	103.513	3.750	103.099	103.099	103.113	3.750	103.099	103.099	103.113	3.750	103.397	103.397	103.260	3.750	103.397	103.397	103.260	3.750	103.397	103.397	103.260	3.750	103.397	103.397	103.260				
3.625	103.819	103.819	103.682	3.625	103.397	103.397	103.260	3.625	103.397	103.397	103.260	3.625	103.260	103.260	103.126	3.625	103.260	103.260	103.126	3.625	103.260	103.260	103.126	3.625	103.260	103.260	103.126				
3.500	103.742	103.742	103.605	3.500	103.393	103.393	103.256	3.500	103.393	103.393	103.256	3.500	103.099	103.099	103.113	3.500	103.099	103.099	103.113	3.500	103.099	103.099	103.113	3.500	103.099	103.099	103.113				
3.375	103.322	103.322	103.185	3.375	103.076	103.076	102.939	3.375	103.076	103.076	102.939	3.375	102.939	102.939	102.804	3.375	102.939	102.939	102.804	3.375	102.939	102.939	102.804	3.375	102.939	102.939	102.804				
3.250	102.858	102.858	102.721	3.250	102.733	102.733	102.596	3.250	102.733	102.733	102.596	3.250	102.733	102.733	102.596	3.250	102.733	102.733	102.596	3.250	102.733	102.733	102.596	3.250	102.733	102.733	102.596				
3.125	103.358	103.358	103.244	3.125	102.804	102.804	102.690	3.125	102.804	102.804	102.690	3.125	102.690	102.690	102.556	3.125	102.690	102.690	102.556	3.125	102.690	102.690	102.556	3.125	102.690	102.690	102.556				
3.000	102.895	102.895	102.782	3.000	102.456	102.456	102.343	3.000	102.456	102.456	102.343	3.000	102.343	102.343	102.209	3.000	102.343	102.343	102.209	3.000	102.343	102.343	102.209	3.000	102.343	102.343	102.209				
2.875	102.380	102.380	102.267	2.875	102.084	102.084	101.971	2.875	102.084	102.084	101.971	2.875	101.971	101.971	101.837	2.875	101.971	101.971	101.837	2.875	101.971	101.971	101.837	2.875	101.971	101.971	101.837				
2.750	102.422	102.422	102.309	2.750	102.117	102.117	102.003	2.750	102.117	102.117	102.003	2.750	102.003	102.003	101.869	2.750	102.003	102.003	101.869	2.750	102.003	102.003	101.869	2.750	102.003	102.003	101.869				
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	96.737	96.737	96.641	3.125	95.351	95.351		3.125	94.951	94.951		3.125	94.951	94.951		3.125	94.951	94.951		3.125	94.951	94.951		3.125	94.951	94.951					
3.750	96.644	96.644	96.547	3.000	94.531	94.531		3.000	94.131	94.131		3.000	94.131	94.131		3.000	94.131	94.131		3.000	94.131	94.131		3.000	94.131	94.131					
3.625	98.889	98.889	98.779	2.875	93.723	93.723		2.875	93.448	93.448		2.875	93.448	93.448		2.875	93.448	93.448		2.875	93.448	93.448		2.875	93.448	93.448					
3.500	97.214	97.214	97.103	2.750	93.275	93.275		2.750	93.000	93.000		2.750	93.000	93.000		2.750	93.000	93.000		2.750	93.000	93.000		2.750	93.000	93.000					
3.375	96.757	96.757	96.647	2.625	94.739	94.739		2.625	94.339	94.339		2.625	94.339	94.339		2.625	94.339	94.339													



2/24/2021
 Effective Time:
 9:19:46 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 <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								
3.750	101.984								
3.250	100.484								
			<table border="1"> <thead> <tr> <th>DTI</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>DTI> 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI> 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>	DTI	Adjustment	DTI> 50 FICO 680+	-1.000	DTI> 45-50 FICO 640-679	-0.500
DTI	Adjustment								
DTI> 50 FICO 680+	-1.000								
DTI> 45-50 FICO 640-679	-0.500								

Program Highlights

- DPA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
 - DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
 - This DPA is not available in the State Washington (WA)
 - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
 - No Discount Points Allowed
 - Borrower or Lender Paid Max Comp is 2.00%
- Note: Loan must be U/W Approved status before you can request your lock.**



2/24/2021
Effective Time:
9:19:50 AM

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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	104.032	103.938	103.845	4.250	103.782	103.688	103.595				
4.125	103.617	103.523	103.429	4.125	103.367	103.273	103.179				
4.000	103.421	103.327	103.234	4.000	103.171	103.077	102.984				
3.875	103.214	103.121	103.027	3.875	102.964	102.871	102.777				
3.750	103.004	102.910	102.816	3.750	102.754	102.660	102.566				
3.625	102.050	101.956	101.862	3.625	101.800	101.706	101.612				
3.500	101.853	101.760	101.666	3.500	101.603	101.510	101.416				
3.375	101.629	101.535	101.442	3.375	101.379	101.285	101.192				
3.250	101.389	101.295	101.201	3.250	101.139	101.045	100.951				
3.125	102.582	102.489	102.395	3.125	102.332	102.239	102.145				
3.000	102.259	102.165	102.072	3.000	102.009	101.915	101.822				
2.875	101.910	101.816	101.722	2.875	101.660	101.566	101.472				
2.750	101.546	101.452	101.358	2.750	101.296	101.202	101.108				
2.625	100.654	100.561	100.467	2.625	100.404	100.311	100.217				
2.500	100.266	100.172	100.078	2.500	100.016	99.922	99.828				
2.375	99.846	99.753	99.659	2.375	99.596	99.503	99.409				
2.250	99.415	99.321	99.227	2.250	99.165	99.071	98.977				
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	103.273	103.179	103.085	3.500	103.023	102.929	102.835				
3.375	102.962	102.868	102.774	3.375	102.712	102.618	102.524				
3.250	102.639	102.545	102.451	3.250	102.389	102.295	102.201				
3.125	102.782	102.689	102.595	3.125	102.532	102.439	102.345				
3.000	102.484	102.390	102.296	3.000	102.234	102.140	102.046				
2.875	102.141	102.047	101.953	2.875	101.891	101.797	101.703				
2.750	101.783	101.690	101.596	2.750	101.533	101.440	101.346				
2.625	101.952	101.859	101.765	2.625	101.702	101.609	101.515				
2.500	101.592	101.498	101.404	2.500	101.342	101.248	101.154				
2.375	101.217	101.123	101.029	2.375	100.967	100.873	100.779				
2.250	100.840	100.747	100.653	2.250	100.590	100.497	100.403				
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	96.901	96.901	96.651	4.125	94.751	94.751	94.751				
4.000	96.903	96.903	96.653	4.000	94.753	94.753	94.753				
3.875	96.777	96.777	96.527	3.875	94.627	94.627	94.627				
3.750	96.851	96.851	96.601	3.750	94.701	94.701	94.701				
3.625	97.238	97.238	96.988	3.625	95.088	95.088	95.088				
3.500	97.313	97.313	97.063	3.500	95.163	95.163	95.163				
3.375	97.462	97.462	97.212	3.375	95.312	95.312	95.312				
3.250	97.316	97.316	97.066	3.250	95.166	95.166	95.166				

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



2/24/2021
Effective Time:
9:19:54 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		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.220	105.220	105.083	4.250	105.639	105.639	105.525	3.750	104.816	104.816	104.777	
4.000	105.050	105.050	104.913	4.125	105.214	105.214	105.123	3.625	104.783	104.783	104.769	
3.875	104.706	104.706	104.615	4.000	104.941	104.941	104.850	3.500	104.772	104.772	104.668	
3.750	104.292	104.292	104.197	3.875	104.522	104.522	104.432	3.375	104.441	104.441	104.335	
3.625	104.172	104.172	104.119	3.750	104.477	104.477	104.425	3.125	104.081	104.081	103.969	
3.500	103.799	103.799	103.699	3.625	104.124	104.124	104.069	3.000	103.810	103.810	103.730	
3.375	103.285	103.285	103.229	3.500	103.664	103.664	103.608	2.875	103.546	103.546	103.465	
3.250	102.765	102.765	102.704	3.375	103.210	103.210	103.150	2.750	103.208	103.208	103.125	
3.125	102.109	102.109	102.052	3.250	102.675	102.675	102.621	2.625	102.724	102.724	102.643	
3.000	101.534	101.534	101.395	3.125	102.217	102.217	102.162	2.500	102.108	102.108	102.026	
2.990	101.434	101.434	101.295	3.000	101.712	101.712	101.656	2.375	101.711	101.711	101.630	
2.875	101.049	101.049	100.910	2.875	101.074	101.074	101.019	2.250	101.267	101.267	101.186	
2.750	100.333	100.333	100.194	2.750	101.110	101.110	101.042	2.125	100.557	100.557	100.475	
2.625	99.627	99.627	99.488	2.625	100.566	100.566	100.497	2.000	99.907	99.907	99.819	
2.500	98.859	98.859	98.720	2.500	100.009	100.009	99.939	1.990	99.807	99.807	99.719	
2.375	97.865	97.865	97.726	2.375	99.211	99.211	99.139	1.875	99.128	99.128	99.041	
2.250	96.825	96.825	96.744									

CAMFX10	Clarity Conforming 10 Yr Fixed			CAMFX30HB	Clarity Conforming 30 Yr Fixed HB			CAMFX15HB	Clarity Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.139	104.139	104.090	4.250	103.927	103.927	103.802	3.875	103.757	103.757	103.632
3.750	105.190	105.190	105.114	4.125	103.835	103.835	103.710	3.750	103.535	103.535	103.410
3.625	104.907	104.907	104.828	4.000	103.725	103.725	103.600	3.625	103.596	103.596	103.496
3.500	104.418	104.418	104.342	3.875	103.816	103.816	103.691	3.500	103.317	103.317	103.192
3.375	104.252	104.252	104.176	3.750	103.362	103.362	103.237	3.375	103.183	103.183	103.058
3.250	103.827	103.827	103.758	3.625	103.174	103.174	103.049	3.250	103.029	103.029	102.904
3.125	103.647	103.647	103.640	3.500	103.039	103.039	102.914	3.125	103.237	103.237	103.137
3.000	103.713	103.713	103.633	3.375	102.949	102.949	102.824	3.000	102.842	102.842	102.742
2.875	103.417	103.417	103.337	3.250	102.409	102.409	102.284	2.875	102.781	102.781	102.656
2.750	103.047	103.047	102.965	3.125	101.748	101.748	101.623	2.750	102.474	102.474	102.349
2.625	102.534	102.534	102.453	3.000	101.386	101.386	101.261	2.625	102.379	102.379	102.279
2.500	101.948	101.948	101.867	2.875	100.852	100.852	100.727	2.500	101.815	101.815	101.715
2.375	101.534	101.534	101.453	2.750	100.203	100.203	100.078	2.375	101.374	101.374	101.274
2.250	101.082	101.082	101.001	2.625	99.524	99.524	99.399	2.250	100.915	100.915	100.815
2.125	100.279	100.279	100.192	2.500	98.798	98.798	98.673				
2.000	99.585	99.585	99.493	2.375	97.892	97.892	97.767				
1.875	98.919	98.919	98.832	2.250	97.117	97.117	96.992				

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



2/24/2021
Effective Time:
9:19:58 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	104.855	104.855	104.718		4.250	105.274	105.274	105.160		3.750	104.451	104.451	104.412		
4.000	104.685	104.685	104.548		4.125	104.849	104.849	104.758		3.625	104.418	104.418	104.404		
3.875	104.341	104.341	104.250		4.000	104.576	104.576	104.485		3.500	104.724	104.724	104.621		
3.750	103.927	103.927	103.832		3.875	104.157	104.157	104.067		3.375	104.407	104.407	104.303		
3.625	103.807	103.807	103.754		3.750	104.112	104.112	104.060		3.250	104.076	104.076	103.970		
3.500	103.434	103.434	103.334		3.625	103.759	103.759	103.704		3.125	103.716	103.716	103.604		
3.375	102.920	102.920	102.864		3.500	103.299	103.299	103.243		3.000	103.445	103.445	103.365		
3.250	102.400	102.400	102.339		3.375	102.845	102.845	102.785		2.875	103.181	103.181	103.100		
3.125	101.744	101.744	101.687		3.250	102.310	102.310	102.256		2.750	102.843	102.843	102.760		
3.000	101.169	101.169	101.030		3.125	101.852	101.852	101.797		2.625	102.359	102.359	102.278		
2.990	101.069	101.069	100.930		3.000	101.347	101.347	101.291		2.500	101.743	101.743	101.661		
2.875	100.684	100.684	100.545		2.875	100.709	100.709	100.654		2.375	101.346	101.346	101.265		
2.750	99.968	99.968	99.829		2.750	100.201	100.201	100.132		2.250	100.902	100.902	100.821		
2.625	99.262	99.262	99.123		2.625	99.644	99.644	99.574		2.125	100.192	100.192	100.110		
2.500	98.494	98.494	98.355		2.500	98.846	98.846	98.774		2.000	99.542	99.542	99.454		
2.375	97.500	97.500	97.361		2.375	97.527	97.527	97.402		1.990	99.442	99.442	99.354		
2.250	96.460	96.460	96.379		2.250	96.752	96.752	96.627		1.875	98.763	98.763	98.676		

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		
3.875	103.774	103.774	103.725		4.250	103.562	103.562	103.437		3.875	103.392	103.392	103.267		
3.750	104.825	104.825	104.749		4.125	103.470	103.470	103.345		3.750	103.170	103.170	103.045		
3.625	104.542	104.542	104.463		4.000	103.360	103.360	103.235		3.625	103.231	103.231	103.131		
3.500	104.053	104.053	103.977		3.875	103.451	103.451	103.326		3.500	102.952	102.952	102.827		
3.375	103.887	103.887	103.811		3.750	102.997	102.997	102.872		3.375	102.818	102.818	102.693		
3.250	103.462	103.462	103.393		3.625	102.809	102.809	102.684		3.250	102.664	102.664	102.539		
3.125	103.282	103.282	103.275		3.500	102.674	102.674	102.549		3.125	102.872	102.872	102.772		
3.000	103.348	103.348	103.268		3.375	102.584	102.584	102.459		3.000	102.477	102.477	102.377		
2.875	103.052	103.052	102.972		3.250	102.044	102.044	101.919		2.875	102.416	102.416	102.291		
2.750	102.682	102.682	102.600		3.125	101.383	101.383	101.258		2.750	102.109	102.109	101.984		
2.625	102.169	102.169	102.088		3.000	101.021	101.021	100.896		2.625	102.014	102.014	101.914		
2.500	101.583	101.583	101.502		2.875	100.487	100.487	100.362		2.500	101.450	101.450	101.350		
2.375	101.169	101.169	101.088		2.750	99.838	99.838	99.713		2.375	101.009	101.009	100.909		
2.250	100.717	100.717	100.636		2.625	99.159	99.159	99.034		2.250	100.550	100.550	100.450		
2.125	99.914	99.914	99.827		2.500	98.433	98.433	98.308							
2.000	99.220	99.220	99.128		2.375	97.527	97.527	97.402							
1.875	98.554	98.554	98.467		2.250	96.752	96.752	96.627							

FHLMC Codes						
Code	Rate	15 Day	30 Day	45 Day	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						
Code	Rate	15 Day	30 Day	45 Day	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	-0.250	-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	-1.250	-2.250	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-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)				
≥ 740	720-739	700-719	680-699	660-679
≤60	-0.375	-0.625	-0.625	-0.875
>60-70	-0.375	-1.000	-1.000	-1.125
>70-75	-0.375	-1.000	-1.000	-1.125
>75-80	-0.375	-1.125	-1.125	-1.750
>80-85	-0.625	-1.125	-1.125	-1.875
>85-90	-0.625	-1.625	-1.625	-2.625
>90-95	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing			
All Loans with Sub Financing	<720	≥720	
The below adds also apply:			
LTV	<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		-1.000
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	

Loan Amount Adjustments		-0.750
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
Base LTV									
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

CONVENTIONAL LENDER FEE BUYOUT									
50,000-74,999	75,000-99,999	100,000-139,999	140,000-189,999	>=200,000					
-2.190	-1.460	-1.095	-0.782	-0.219					
190,000-249,999	250,000-299,999	300,000-349,999	350,000-499,999	>=500,000					
-0.576	-0.438	-0.365	-0.313	-0.219					

**LPMI Adjustments subject to change at time of MI Approval



2/24/2021
Effective Time:
9:20:04 AM

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

Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
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			HEMJAS7			HEMJAS10		
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	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	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



2/24/2021
 Effective Time:
 9:20:09 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	105.075	105.075	104.927	4.125	102.435	102.435	102.285	
4.000	104.907	104.907	104.758	4.000	102.267	102.267	102.117	
3.875	104.447	104.447	104.296	3.875	101.783	101.783	101.630	
3.750	104.155	104.155	103.997	3.750	101.582	101.582	101.423	
3.625	103.764	103.764	103.600	3.625	101.724	101.724	101.601	
3.500	103.133	103.133	103.030	3.500	101.471	101.471	101.348	
3.375	102.675	102.675	102.601	3.375	101.298	101.298	101.178	
3.250	102.142	102.142	102.062	3.250	100.933	100.933	100.807	
3.125	101.478	101.478	101.392	3.125	100.507	100.507	100.438	
3.000	100.564	100.564	100.514	3.000	100.015	100.015	99.945	
2.875	100.012	100.012	99.958	2.875	99.428	99.428	99.360	
2.750	99.358	99.358	99.298	2.750	98.870	98.870	98.795	
2.625	98.541	98.541	98.476	2.625	98.137	98.137	98.056	
2.500	97.661	97.661	97.596	2.500	97.385	97.385	97.299	

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



2/24/2021
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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	104.347	104.347	104.247	4.250	101.286	101.286	101.185				
4.125	104.208	104.208	104.162	4.125	101.539	101.539	101.492				
4.000	104.028	104.028	103.980	4.000	101.314	101.314	101.266				
3.875	103.538	103.538	103.483	3.875	100.840	100.840	100.786				
3.750	103.219	103.219	103.158	3.750	100.577	100.577	100.516				
3.625	103.441	103.441	103.355	3.625	101.535	101.535	101.449				
3.500	103.199	103.199	103.106	3.500	101.279	101.279	101.186				
3.375	102.782	102.782	102.683	3.375	100.918	100.918	100.819				
3.250	102.165	102.165	102.060	3.250	100.428	100.428	100.323				
3.125	101.419	101.419	101.364	3.125	100.767	100.767	100.712				
3.000	100.861	100.861	100.803	3.000	100.247	100.247	100.188				
2.875	100.202	100.202	100.134	2.875	99.524	99.524	99.457				
2.750	99.446	99.446	99.368	2.750	98.804	98.804	98.726				
2.625	98.631	98.631	98.487	2.625	98.102	98.102	97.958				
2.500	97.909	97.909	97.758	2.500	97.424	97.424	97.272				

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

Loan Balance Range	Adjustment
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219