



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Thursday, February 25, 2021

Rate Sheet # 1

9:22 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, MN, 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.



2/25/2021  
 Effective Time:  
 9:22:15 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	104.064	104.064	104.061	4.250	103.674	103.674	103.671	4.250	104.031	104.031	104.004	4.250				4.250				4.250				4.250							
4.125	104.746	104.746	104.719	4.125	104.031	104.031	104.004	4.125				4.125				4.125				4.125				4.125							
4.000	104.089	104.089	104.061	4.000	103.472	103.472	103.445	4.000				4.000				4.000				4.000				4.000							
3.875	104.021	104.021	103.993	3.875	103.453	103.453	103.426	3.875	103.701	103.701	103.558	3.875	103.701	103.701	103.558	3.875	103.701	103.701	103.558	3.875	103.701	103.701	103.558	3.875	103.701	103.701	103.558				
3.750	103.690	103.690	103.603	3.750	103.040	103.040	102.929	3.750	103.445	103.445	103.302	3.750	103.445	103.445	103.302	3.750	103.445	103.445	103.302	3.750	103.445	103.445	103.302	3.750	103.445	103.445	103.302				
3.625	104.114	104.114	104.155	3.625	103.023	103.023	103.064	3.625	104.948	104.948	104.698	3.625	104.948	104.948	104.698	3.625	104.948	104.948	104.698	3.625	104.948	104.948	104.698	3.625	104.948	104.948	104.698				
3.500	103.714	103.714	103.755	3.500	102.928	102.928	102.969	3.500	104.764	104.764	104.514	3.500	104.764	104.764	104.514	3.500	104.764	104.764	104.514	3.500	104.764	104.764	104.514	3.500	104.764	104.764	104.514				
3.375	103.487	103.487	103.528	3.375	102.661	102.661	102.702	3.375	104.055	104.055	103.805	3.375	104.055	104.055	103.805	3.375	104.055	104.055	103.805	3.375	104.055	104.055	103.805	3.375	104.055	104.055	103.805				
3.250	103.425	103.425	103.466	3.250	102.970	102.970	103.011	3.250	104.164	104.164	103.914	3.250	104.164	104.164	103.914	3.250	104.164	104.164	103.914	3.250	104.164	104.164	103.914	3.250	104.164	104.164	103.914				
3.125	102.794	102.794	102.691	3.125	102.144	102.144	102.041	3.125	103.314	103.314	103.064	3.125	103.314	103.314	103.064	3.125	103.314	103.314	103.064	3.125	103.314	103.314	103.064	3.125	103.314	103.314	103.064				
3.000	102.373	102.373	102.270	3.000	101.807	101.807	101.704	3.000	102.887	102.887	102.637	3.000	102.887	102.887	102.637	3.000	102.887	102.887	102.637	3.000	102.887	102.887	102.637	3.000	102.887	102.887	102.637				
2.875	102.015	102.015	101.912	2.875	101.365	101.365	101.262	2.875	102.462	102.462	102.212	2.875	102.462	102.462	102.212	2.875	102.462	102.462	102.212	2.875	102.462	102.462	102.212	2.875	102.462	102.462	102.212				
2.750	101.921	101.921	101.818	2.750	101.271	101.271	101.168	2.750	102.302	102.302	102.052	2.750	102.302	102.302	102.052	2.750	102.302	102.302	102.052	2.750	102.302	102.302	102.052	2.750	102.302	102.302	102.052				
2.625	100.461	100.461	100.371	2.625	99.811	99.811	99.721	2.625	100.216	100.216	100.126	2.625	100.216	100.216	100.126	2.625	100.216	100.216	100.126	2.625	100.216	100.216	100.126	2.625	100.216	100.216	100.126				
2.500	100.328	100.328	100.239	2.500	99.678	99.678	99.589	2.500	100.083	100.083	99.994	2.500	100.083	100.083	99.994	2.500	100.083	100.083	99.994	2.500	100.083	100.083	99.994	2.500	100.083	100.083	99.994				
2.375	100.058	100.058	99.969	2.375	99.258	99.258	99.169	2.375	99.663	99.663	99.574	2.375	99.663	99.663	99.574	2.375	99.663	99.663	99.574	2.375	99.663	99.663	99.574	2.375	99.663	99.663	99.574				
2.250	99.768	99.768	99.678	2.250	98.768	98.768	98.678	2.250	99.173	99.173	99.083	2.250	99.173	99.173	99.083	2.250	99.173	99.173	99.083	2.250	99.173	99.173	99.083	2.250	99.173	99.173	99.083				
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	97.131	97.131	97.034	3.875	97.131	97.131	97.034	3.875	97.131	97.131	97.034				
4.250	98.711	98.711	98.677	4.250				4.250				4.250				3.750	97.037	97.037	96.941	3.750	97.037	97.037	96.941	3.750	97.037	97.037	96.941				
4.125	103.638	103.638	103.637	4.125				4.125				4.125				3.625	99.282	99.282	99.172	3.625	99.282	99.282	99.172	3.625	99.282	99.282	99.172				
4.000	103.164	103.164	103.163	4.000	102.708	102.708	102.543	4.000				4.000	102.708	102.708	102.543	3.500	97.606	97.606	97.496	3.500	97.606	97.606	97.496	3.500	97.606	97.606	97.496				
3.875	103.017	103.017	102.852	3.875	102.617	102.617	102.452	3.875				3.875	102.617	102.617	102.452	3.375	97.150	97.150	97.039	3.375	97.150	97.150	97.039	3.375	97.150	97.150	97.039				
3.750	102.927	102.927	102.762	3.750	102.527	102.527	102.362	3.750				3.750	102.527	102.527	102.362	3.250	96.711	96.711	96.600	3.250	96.711	96.711	96.600	3.250	96.711	96.711	96.600				
3.625	103.754	103.754	103.613	3.625	103.331	103.331	103.190	3.625				3.625	103.331	103.331	103.190	3.125	98.049	98.049	97.939	3.125	98.049	98.049	97.939	3.125	98.049	98.049	97.939				
3.500	103.670	103.670	103.529	3.500	103.320	103.320	103.179	3.500				3.500	103.320	103.320	103.179	3.000	96.687	96.687	96.577	3.000	96.687	96.687	96.577	3.000	96.687	96.687	96.577				
3.375	103.247	103.247	103.106	3.375	103.000	103.000	102.859	3.375				3.375	103.000	103.000	102.859	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968				
3.250	102.782	102.782	102.640	3.250	102.657	102.657	102.515	3.250				3.250	102.657	102.657	102.515																
3.125	103.122	103.122	103.005	3.125	102.567	102.567	102.450	3.125				3.125	102.567	102.567	102.450																
3.000	102.659	102.659	102.541	3.000	102.219	102.219	102.101	3.000				3.000	102.219	102.219	102.101																
2.875	102.143	102.143	102.025	2.875	101.847	101.847	101.729	2.875				2.875	101.847	101.847	101.729																
2.750	102.183	102.183	102.104	2.750	101.878	101.878	101.760	2.750				2.750	101.878	101.878	101.760																
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	96.731	96.731	96.634	3.125	95.344	95.344		3.125	94.944	94.944		3.125	94.944	94.944		3.125	94.944	94.944		3.125	94.944	94.944		3.125	94.944	94.944					
3.750	96.637	96.637	96.541	3.000	94.524	94.524		3.000	94.124	94.124		3.000	94.124	94.124		3.000	94.124	94.124		3.000	94.124	94.124		3.000	94.124	94.124					
3.625	98.882	98.882	98.772	2.875	93.715	93.715		2.875	93.440	93.440		2.875	93.440	93.440		2.875	93.440	93.440		2.875	93.440	93.440		2.875	93.440	93.440					
3.500	97.206	97.206	97.096	2.750	93.268	93.268		2.750	92.993	92.993		2.750	92.993	92.993		2.750	92.993	92.993		2.750	92.993	92.993		2.750	92.993	92.993					
3.375	96.750	96.750	96.639	2.625	94.732	94.732		2.625	94.332	94.332		2.625	94.332	94.332		2.625	94.332	94.332		2.625	94.332	94.332		2.625	94.332	94.332					
3.250	96.311	96.311	96.200	2.500	93.885	93.885		2.500	93.485	93.485		2.500	93.485	93.485		2.500	93.485	93.485		2.500	93.485	93.485		2.500	93.485	93.485					
3.125	97.649	97.649	97.539	2.375	93.192	93.192		2.375	92.792	92.792		2.375	92.792	92.792		2.375	92.792	92.792		2.375	92.792	92.792		2.375	92.792	92.792					
3.000	96.287	96.287	96.177	2.250	92.759	92.759		2.250	92.359	92.359		2.250	92.359	92.359		2.250	92.359	92.359		2.250	92.359	92.359		2.250							



2/25/2021  
 Effective Time:  
 9:22:18 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		<b>FHA Advantage 30 Yr Fixed Price Adjustments</b>
3.750	101.984		<b>FICO</b>
3.250	100.484		<b>Adjustment</b>
			FICO 660-679 -0.250
			FICO 640-659 -1.000
			<b>DTI</b>
			<b>Adjustment</b>
			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.**



2/25/2021  
Effective Time:  
9:22:21 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	103.861	103.768	103.674	4.250	103.611	103.518	103.424				
4.125	103.383	103.290	103.196	4.125	103.133	103.040	102.946				
4.000	103.188	103.094	103.000	4.000	102.938	102.844	102.750				
3.875	102.981	102.887	102.794	3.875	102.731	102.637	102.544				
3.750	102.771	102.677	102.583	3.750	102.521	102.427	102.333				
3.625	101.706	101.612	101.519	3.625	101.456	101.362	101.269				
3.500	101.510	101.416	101.322	3.500	101.260	101.166	101.072				
3.375	101.285	101.192	101.098	3.375	101.035	100.942	100.848				
3.250	101.045	100.951	100.858	3.250	100.795	100.701	100.608				
3.125	102.035	101.942	101.848	3.125	101.785	101.692	101.598				
3.000	101.712	101.618	101.525	3.000	101.462	101.368	101.275				
2.875	101.363	101.269	101.175	2.875	101.113	101.019	100.925				
2.750	100.999	100.905	100.811	2.750	100.749	100.655	100.561				
2.625	99.748	99.654	99.561	2.625	99.498	99.404	99.311				
2.500	99.360	99.266	99.172	2.500	99.110	99.016	98.922				
2.375	98.940	98.846	98.753	2.375	98.690	98.596	98.503				
2.250	98.508	98.415	98.321	2.250	98.258	98.165	98.071				
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	103.258	103.165	103.071	3.500	103.008	102.915	102.821				
3.375	102.947	102.854	102.760	3.375	102.697	102.604	102.510				
3.250	102.624	102.531	102.437	3.250	102.374	102.281	102.187				
3.125	102.633	102.539	102.446	3.125	102.383	102.289	102.196				
3.000	102.334	102.241	102.147	3.000	102.084	101.991	101.897				
2.875	101.991	101.898	101.804	2.875	101.741	101.648	101.554				
2.750	101.634	101.540	101.446	2.750	101.384	101.290	101.196				
2.625	101.627	101.533	101.439	2.625	101.377	101.283	101.189				
2.500	101.267	101.173	101.079	2.500	101.017	100.923	100.829				
2.375	100.891	100.798	100.704	2.375	100.641	100.548	100.454				
2.250	100.515	100.421	100.328	2.250	100.265	100.171	100.078				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	96.787	96.787	96.537	4.125	94.637	94.637	94.637				
4.000	96.841	96.841	96.591	4.000	94.691	94.691	94.691				
3.875	96.654	96.654	96.404	3.875	94.504	94.504	94.504				
3.750	96.723	96.723	96.473	3.750	94.573	94.573	94.573				
3.625	97.188	97.188	96.938	3.625	95.038	95.038	95.038				
3.500	97.348	97.348	97.098	3.500	95.198	95.198	95.198				
3.375	97.344	97.344	97.094	3.375	95.194	95.194	95.194				
3.250	97.184	97.184	96.934	3.250	95.034	95.034	95.034				

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



2/25/2021  
Effective Time:  
9:22:25 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	105.099	105.099	105.009	4.250	105.571	105.571	105.458	3.750	104.927	104.927	104.887				
4.000	104.989	104.989	104.899	4.125	105.224	105.224	105.134	3.625	104.883	104.883	104.863				
3.875	104.698	104.698	104.607	4.000	104.933	104.933	104.842	3.500	104.922	104.922	104.780				
3.750	104.261	104.261	104.170	3.875	104.496	104.496	104.405	3.375	104.569	104.569	104.458				
3.625	103.895	103.895	103.791	3.750	104.130	104.130	104.026	3.250	104.229	104.229	104.115				
3.500	103.663	103.663	103.508	3.625	103.898	103.898	103.743	3.125	103.852	103.852	103.733				
3.375	103.083	103.083	102.927	3.500	103.318	103.318	103.203	3.000	103.509	103.509	103.424				
3.250	102.555	102.555	102.400	3.375	102.790	102.790	102.667	2.875	103.222	103.222	103.136				
3.125	101.911	101.911	101.756	3.250	102.146	102.146	101.991	2.750	102.883	102.883	102.795				
3.000	101.217	101.217	101.069	3.125	101.628	101.628	101.570	2.625	102.393	102.393	102.306				
2.990	101.117	101.117	100.969	3.000	101.149	101.149	101.090	2.500	101.852	101.852	101.721				
2.875	100.737	100.737	100.590	2.875	100.563	100.563	100.504	2.375	101.453	101.453	101.330				
2.750	99.999	99.999	99.852	2.750	99.992	99.992	99.922	2.250	100.993	100.993	100.871				
2.625	99.278	99.278	99.131	2.625	99.444	99.444	99.375	2.125	100.362	100.362	100.239				
2.500	98.555	98.555	98.400	2.500	98.921	98.921	98.850	2.000	99.688	99.688	99.565				
2.375	97.573	97.573	97.418	2.375	98.122	98.122	98.049	1.990	99.588	99.588	99.465				
2.250	95.869	95.869	95.795	2.250	96.598	96.598	96.473	1.875	98.918	98.918	98.795				

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	104.174	104.174	104.125	4.250	103.847	103.847	103.722	3.875	103.729	103.729	103.604
3.750	105.110	105.110	104.986	4.125	103.725	103.725	103.600	3.750	103.499	103.499	103.374
3.625	104.822	104.822	104.694	4.000	103.623	103.623	103.498	3.625	103.440	103.440	103.340
3.500	104.245	104.245	104.234	3.875	103.503	103.503	103.378	3.500	103.271	103.271	103.146
3.375	104.050	104.050	104.041	3.750	103.261	103.261	103.136	3.375	103.150	103.150	103.025
3.250	103.719	103.719	103.708	3.625	103.124	103.124	102.999	3.250	102.855	102.855	102.730
3.125	103.402	103.402	103.391	3.500	103.003	103.003	102.878	3.125	102.816	102.816	102.716
3.000	103.462	103.462	103.377	3.375	102.754	102.754	102.629	3.000	102.623	102.623	102.498
2.875	103.163	103.163	103.077	3.250	102.203	102.203	102.078	2.875	102.516	102.516	102.391
2.750	102.792	102.792	102.704	3.125	101.419	101.419	101.294	2.750	102.259	102.259	102.134
2.625	102.273	102.273	102.185	3.000	101.024	101.024	100.899	2.625	102.020	102.020	101.920
2.500	101.677	101.677	101.594	2.875	100.480	100.480	100.355	2.500	101.456	101.456	101.356
2.375	101.241	101.241	101.159	2.750	99.820	99.820	99.695	2.375	101.015	101.015	100.915
2.250	100.786	100.786	100.703	2.625	99.120	99.120	98.995	2.250	100.556	100.556	100.456
2.125	99.995	99.995	99.934	2.500	98.385	98.385	98.260				
2.000	99.365	99.365	99.301	2.375	97.445	97.445	97.320				
1.875	98.691	98.691	98.631	2.250	96.598	96.598	96.473				

### 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



2/25/2021  
Effective Time:  
9:22:28 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	104.734	104.734	104.644	4.250	105.206	105.206	105.093	3.750	104.562	104.562	104.522	
4.000	104.624	104.624	104.534	4.125	104.859	104.859	104.769	3.625	104.518	104.518	104.498	
3.875	104.333	104.333	104.242	4.000	104.859	104.859	104.769	3.500	104.557	104.557	104.415	
3.750	103.896	103.896	103.805	3.875	104.568	104.568	104.477	3.375	104.204	104.204	104.093	
3.625	103.530	103.530	103.426	3.750	104.131	104.131	104.040	3.250	103.864	103.864	103.750	
3.500	103.298	103.298	103.143	3.625	103.765	103.765	103.661	3.125	103.487	103.487	103.368	
3.375	102.718	102.718	102.562	3.500	103.533	103.533	103.378	3.000	103.144	103.144	103.059	
3.250	102.190	102.190	102.035	3.375	102.953	102.953	102.838	2.875	102.857	102.857	102.771	
3.125	101.546	101.546	101.391	3.250	102.425	102.425	102.302	2.750	102.518	102.518	102.430	
3.000	100.852	100.852	100.704	3.125	101.781	101.781	101.626	2.625	102.028	102.028	101.941	
2.990	100.752	100.752	100.604	3.000	101.263	101.263	101.205	2.500	101.487	101.487	101.356	
2.875	100.372	100.372	100.225	2.875	100.784	100.784	100.725	2.375	101.088	101.088	100.965	
2.750	99.634	99.634	99.487	2.750	100.198	100.198	100.139	2.250	100.628	100.628	100.506	
2.625	98.913	98.913	98.766	2.625	99.627	99.627	99.557	2.125	99.997	99.997	99.874	
2.500	98.190	98.190	98.035	2.500	99.079	99.079	99.010	2.000	99.323	99.323	99.200	
2.375	97.208	97.208	97.053	2.375	98.556	98.556	98.485	1.990	99.223	99.223	99.100	
2.250	95.504	95.504	95.430	2.250	97.757	97.757	97.684	1.875	98.553	98.553	98.430	

AMFX10	Conforming 10 Yr Fixed			AMFX30H	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	103.809	103.809	103.760	4.250	103.482	103.482	103.357	3.875	103.364	103.364	103.239
3.750	104.745	104.745	104.621	4.125	103.360	103.360	103.235	3.750	103.134	103.134	103.009
3.625	104.457	104.457	104.339	4.000	103.258	103.258	103.133	3.625	103.075	103.075	102.975
3.500	103.880	103.880	103.869	3.875	103.138	103.138	103.013	3.500	102.906	102.906	102.781
3.375	103.685	103.685	103.676	3.750	102.896	102.896	102.771	3.375	102.785	102.785	102.660
3.250	103.354	103.354	103.343	3.625	102.759	102.759	102.634	3.250	102.490	102.490	102.365
3.125	103.037	103.037	103.026	3.500	102.638	102.638	102.513	3.125	102.451	102.451	102.351
3.000	103.097	103.097	103.012	3.375	102.389	102.389	102.264	3.000	102.258	102.258	102.133
2.875	102.798	102.798	102.712	3.250	101.838	101.838	101.713	2.875	102.151	102.151	102.026
2.750	102.427	102.427	102.339	3.125	101.054	101.054	100.929	2.750	101.894	101.894	101.769
2.625	101.908	101.908	101.820	3.000	100.659	100.659	100.534	2.625	101.655	101.655	101.555
2.500	101.312	101.312	101.229	2.875	100.115	100.115	99.990	2.500	101.091	101.091	100.991
2.375	100.876	100.876	100.794	2.750	99.455	99.455	99.330	2.375	100.650	100.650	100.550
2.250	100.421	100.421	100.338	2.625	98.755	98.755	98.630	2.250	100.191	100.191	100.091
2.125	99.630	99.630	99.569	2.500	98.020	98.020	97.895				
2.000	99.000	99.000	98.936	2.375	97.080	97.080	96.955				
1.875	98.326	98.326	98.266	2.250	96.233	96.233	96.108				

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	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI

**Conventional Adjustment**

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

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-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)

	≤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
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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							
Base LTV		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



2/25/2021  
Effective Time:  
9:22:31 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.250	101.875	101.750	4.250	101.750	101.625			
4.125	101.750	101.625	4.125	101.625	101.500			
4.000	101.625	101.500	4.000	101.500	101.375			
3.875	101.500	101.375	3.875	101.250	101.125			
3.750	101.250	101.125	3.750	101.000	100.875			
3.625	101.000	100.875	3.625	100.625	100.500			
3.500	100.625	100.500	3.500	100.250	100.125			
3.375	100.250	100.125	3.375	100.000	99.875			
3.250	100.000	99.875	3.250	99.750	99.625			
3.125	99.750	99.625	3.125	99.375	99.250			
3.000	99.375	99.250	3.000	99.000	98.875			
2.875	99.000	98.875	2.875	98.500	98.375			
2.750	98.500	98.375	2.750	98.000	97.875			
2.625	98.000	97.875	2.625	97.250	97.125			
2.500	97.250	97.125	2.500	96.375	96.250			
2.375	96.375	96.250	2.375					
2.250			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	101.125	101.000	4.375	101.250	101.125	4.375	101.125	101.000
4.250	101.000	100.875	4.250	101.125	101.000	4.250	101.000	100.875
4.125	100.875	100.750	4.125	101.000	100.875	4.125	100.875	100.750
4.000	100.625	100.500	4.000	100.875	100.750	4.000	100.625	100.500
3.875	100.375	100.250	3.875	100.625	100.500	3.875	100.375	100.250
3.750	100.125	100.000	3.750	100.375	100.250	3.750	100.125	100.000
3.625	99.875	99.750	3.625	100.125	100.000	3.625	99.875	99.750
3.500	99.625	99.500	3.500	99.875	99.750	3.500	99.625	99.500
3.375	99.375	99.250	3.375	99.625	99.500	3.375	99.375	99.250
3.250	99.125	99.000	3.250	99.375	99.250	3.250	99.125	99.000
3.125	98.875	98.750	3.125	99.125	99.000	3.125	98.875	98.750
3.000	98.500	98.375	3.000	98.875	98.750	3.000	98.500	98.375
2.875	98.125	98.000	2.875	98.500	98.375	2.875	98.125	98.000
2.750	97.625	97.500	2.750	98.125	98.000	2.750	97.625	97.500
2.625	97.125	97.000	2.625	97.625	97.500	2.625	97.125	97.000
2.500			2.500	97.125	97.000	2.500		
2.375			2.375			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



2/25/2021  
 Effective Time:  
 9:22:34 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	104.854	104.854	104.711	4.125	102.194	102.194	102.047	
4.000	104.688	104.688	104.544	4.000	102.028	102.028	101.881	
3.875	104.215	104.215	104.068	3.875	101.531	101.531	101.381	
3.750	103.900	103.900	103.748	3.750	101.310	101.310	101.154	
3.625	103.485	103.485	103.327	3.625	101.309	101.309	101.189	
3.500	102.828	102.828	102.664	3.500	101.051	101.051	100.931	
3.375	102.270	102.270	102.201	3.375	100.736	100.736	100.755	
3.250	101.720	101.720	101.645	3.250	100.491	100.491	100.369	
3.125	101.037	101.037	100.956	3.125	99.852	99.852	99.768	
3.000	100.065	100.065	99.978	3.000	99.341	99.341	99.272	
2.875	99.363	99.363	99.314	2.875	98.742	98.742	98.670	
2.750	98.695	98.695	98.640	2.750	98.153	98.153	98.080	
2.625	97.870	97.870	97.809	2.625	97.412	97.412	97.333	
2.500	96.987	96.987	96.920	2.500	96.658	96.658	96.574	

**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	104.109	104.109	104.008	4.250	101.049	101.049	100.948				
4.125	104.060	104.060	103.996	4.125	101.328	101.328	101.263				
4.000	103.802	103.802	103.732	4.000	101.025	101.025	100.955				
3.875	103.310	103.310	103.238	3.875	100.549	100.549	100.477				
3.750	102.989	102.989	102.911	3.750	100.283	100.283	100.206				
3.625	103.066	103.066	102.971	3.625	101.111	101.111	101.017				
3.500	102.709	102.709	102.608	3.500	100.740	100.740	100.639				
3.375	102.294	102.294	102.189	3.375	100.381	100.381	100.276				
3.250	101.676	101.676	101.565	3.250	99.890	99.890	99.779				
3.125	100.798	100.798	100.741	3.125	100.025	100.025	99.968				
3.000	100.237	100.237	100.177	3.000	99.501	99.501	99.442				
2.875	99.580	99.580	99.513	2.875	98.781	98.781	98.714				
2.750	98.823	98.823	98.748	2.750	98.060	98.060	97.984				
2.625	97.828	97.828	97.692	2.625	97.211	97.211	97.074				
2.500	97.110	97.110	96.963	2.500	96.536	96.536	96.389				

**Home Possible Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

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

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

**HomeReady Cumulative LLPA Cap**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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



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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<b>The below adds also apply:</b>			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**\*\*Exempt are Loan balances ≤ 125,000**

**CONVENTIONAL LENDER FEE BUYOUT**

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