



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, February 25, 2021

Rate Sheet # 1

1:43 PM

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, 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:
 1:43:16 PM

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	103.845	103.845	103.842	4.250	103.455	103.455	103.452	4.250	103.455	103.455	103.452	4.250				4.250				4.250				4.250				4.250			
4.125	104.480	104.480	104.453	4.125	103.765	103.765	103.738	4.125	103.765	103.765	103.738	4.125				4.125				4.125				4.125				4.125			
4.000	103.823	103.823	103.795	4.000	103.206	103.206	103.179	4.000	103.206	103.206	103.179	4.000				4.000				4.000				4.000				4.000			
3.875	103.755	103.755	103.727	3.875	103.187	103.187	103.160	3.875	103.187	103.187	103.160	3.875	103.173	103.173	103.160	3.875	103.173	103.173	103.160	3.875	103.173	103.173	103.160	3.875	103.173	103.173	103.160	3.875	103.173	103.173	103.160
3.750	103.365	103.365	103.337	3.750	102.690	102.690	102.663	3.750	102.690	102.690	102.663	3.750	102.917	102.917	102.774	3.750	102.917	102.917	102.774	3.750	102.917	102.917	102.774	3.750	102.917	102.917	102.774	3.750	102.917	102.917	102.774
3.625	104.020	104.020	104.046	3.625	102.929	102.929	102.954	3.625	102.929	102.929	102.954	3.625	104.854	104.854	104.604	3.625	104.854	104.854	104.604	3.625	104.854	104.854	104.604	3.625	104.854	104.854	104.604	3.625	104.854	104.854	104.604
3.500	103.620	103.620	103.645	3.500	102.834	102.834	102.860	3.500	102.834	102.834	102.860	3.500	104.670	104.670	104.420	3.500	104.670	104.670	104.420	3.500	104.670	104.670	104.420	3.500	104.670	104.670	104.420	3.500	104.670	104.670	104.420
3.375	103.394	103.394	103.419	3.375	102.567	102.567	102.593	3.375	102.567	102.567	102.593	3.375	103.962	103.962	103.712	3.375	103.962	103.962	103.712	3.375	103.962	103.962	103.712	3.375	103.962	103.962	103.712	3.375	103.962	103.962	103.712
3.250	103.331	103.331	103.357	3.250	102.876	102.876	102.902	3.250	102.876	102.876	102.902	3.250	104.070	104.070	103.820	3.250	104.070	104.070	103.820	3.250	104.070	104.070	103.820	3.250	104.070	104.070	103.820	3.250	104.070	104.070	103.820
3.125	102.394	102.394	102.280	3.125	101.870	101.870	101.756	3.125	101.870	101.870	101.756	3.125	103.126	103.126	102.876	3.125	103.126	103.126	102.876	3.125	103.126	103.126	102.876	3.125	103.126	103.126	102.876	3.125	103.126	103.126	102.876
3.000	101.923	101.923	101.809	3.000	101.619	101.619	101.505	3.000	101.619	101.619	101.505	3.000	102.700	102.700	102.450	3.000	102.700	102.700	102.450	3.000	102.700	102.700	102.450	3.000	102.700	102.700	102.450	3.000	102.700	102.700	102.450
2.875	101.477	101.477	101.363	2.875	101.165	101.165	101.051	2.875	101.165	101.165	101.051	2.875	102.275	102.275	102.025	2.875	102.275	102.275	102.025	2.875	102.275	102.275	102.025	2.875	102.275	102.275	102.025	2.875	102.275	102.275	102.025
2.750	101.179	101.179	101.082	2.750	100.823	100.823	100.709	2.750	100.823	100.823	100.709	2.750	102.114	102.114	101.864	2.750	102.114	102.114	101.864	2.750	102.114	102.114	101.864	2.750	102.114	102.114	101.864	2.750	102.114	102.114	101.864
2.625	99.825	99.825	99.682	2.625	99.521	99.521	99.379	2.625	99.521	99.521	99.379	2.625	99.624	99.624	99.374	2.625	99.624	99.624	99.374	2.625	99.624	99.624	99.374	2.625	99.624	99.624	99.374	2.625	99.624	99.624	99.374
2.500	99.436	99.436	99.340	2.500	99.075	99.075	98.932	2.500	99.075	99.075	98.932	2.500	99.261	99.261	99.095	2.500	99.261	99.261	99.095	2.500	99.261	99.261	99.095	2.500	99.261	99.261	99.095	2.500	99.261	99.261	99.095
2.375	99.166	99.166	99.070	2.375	98.558	98.558	98.415	2.375	98.558	98.558	98.415	2.375	98.797	98.797	98.675	2.375	98.797	98.797	98.675	2.375	98.797	98.797	98.675	2.375	98.797	98.797	98.675	2.375	98.797	98.797	98.675
2.250	98.876	98.876	98.779	2.250	98.030	98.030	97.888	2.250	98.030	98.030	97.888	2.250	98.441	98.441	98.191	2.250	98.441	98.441	98.191	2.250	98.441	98.441	98.191	2.250	98.441	98.441	98.191	2.250	98.441	98.441	98.191
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	3.875	97.131	97.131	97.034
4.250	98.742	98.742	98.708	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	3.750	97.037	97.037	96.941
4.125	103.591	103.591	103.590	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	3.625	99.282	99.282	99.172
4.000	103.117	103.117	103.116	4.000	102.274	102.274	102.108	4.000	102.274	102.274	102.108	4.000	102.274	102.274	102.108	3.500	97.606	97.606	97.496	3.500	97.606	97.606	97.496	3.500	97.606	97.606	97.496	3.500	97.606	97.606	97.496
3.875	102.646	102.646	102.645	3.875	102.183	102.183	102.017	3.875	102.183	102.183	102.017	3.875	97.150	97.150	97.039	3.875	97.150	97.150	97.039	3.875	97.150	97.150	97.039	3.875	97.150	97.150	97.039	3.875	97.150	97.150	97.039
3.750	102.493	102.493	102.328	3.750	102.093	102.093	101.928	3.750	102.093	102.093	101.928	3.750	96.711	96.711	96.600	3.750	96.711	96.711	96.600	3.750	96.711	96.711	96.600	3.750	96.711	96.711	96.600	3.750	96.711	96.711	96.600
3.625	103.668	103.668	103.527	3.625	103.245	103.245	103.104	3.625	103.245	103.245	103.104	3.625	98.049	98.049	97.939	3.625	98.049	98.049	97.939	3.625	98.049	98.049	97.939	3.625	98.049	98.049	97.939	3.625	98.049	98.049	97.939
3.500	103.584	103.584	103.443	3.500	103.234	103.234	103.093	3.500	103.234	103.234	103.093	3.500	96.687	96.687	96.577	3.500	96.687	96.687	96.577	3.500	96.687	96.687	96.577	3.500	96.687	96.687	96.577	3.500	96.687	96.687	96.577
3.375	103.161	103.161	103.020	3.375	102.914	102.914	102.773	3.375	102.914	102.914	102.773	3.375	96.078	96.078	95.968	3.375	96.078	96.078	95.968	3.375	96.078	96.078	95.968	3.375	96.078	96.078	95.968	3.375	96.078	96.078	95.968
3.250	102.696	102.696	102.554	3.250	102.571	102.571	102.429	3.250	102.571	102.571	102.429	3.250	96.078	96.078	95.968	3.250	96.078	96.078	95.968	3.250	96.078	96.078	95.968	3.250	96.078	96.078	95.968	3.250	96.078	96.078	95.968
3.125	103.091	103.091	102.974	3.125	102.536	102.536	102.418	3.125	102.536	102.536	102.418	3.125	96.078	96.078	95.968	3.125	96.078	96.078	95.968	3.125	96.078	96.078	95.968	3.125	96.078	96.078	95.968	3.125	96.078	96.078	95.968
3.000	102.628	102.628	102.510	3.000	102.188	102.188	102.070	3.000	102.188	102.188	102.070	3.000	96.078	96.078	95.968	3.000	96.078	96.078	95.968	3.000	96.078	96.078	95.968	3.000	96.078	96.078	95.968	3.000	96.078	96.078	95.968
2.875	102.111	102.111	101.994	2.875	101.815	101.815	101.698	2.875	101.815	101.815	101.698	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968	2.875	96.078	96.078	95.968
2.750	102.152	102.152	102.034	2.750	101.847	101.847	101.729	2.750	101.847	101.847	101.729	2.750	96.078	96.078	95.968	2.750	96.078	96.078	95.968	2.750	96.078	96.078	95.968	2.750	96.078	96.078	95.968	2.750	96.078	96.078	95.968
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	95.344	3.125	95.344	95.344	95.344	3.125	94.944	94.944	94.944	3.125	94.944	94.944	94.944	3.125	94.944	94.944	94.944	3.125	94.944	94.944	94.944	3.125	94.944	94.944	94.944
3.750	96.637	96.637	96.541	3.000	94.524	94.524	94.524	3.000	94.524	94.524	94.524	3.000	94.124	94.124	94.124	3.000	94.124	94.124													



2/25/2021
 Effective Time:
 1:43:19 PM

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.



2/25/2021
Effective Time:
1:43:22 PM

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	103.643	103.549	103.455	4.250	103.393	103.299	103.205				
4.125	103.071	102.977	102.883	4.125	102.821	102.727	102.633				
4.000	102.875	102.782	102.688	4.000	102.625	102.532	102.438				
3.875	102.669	102.575	102.481	3.875	102.419	102.325	102.231				
3.750	102.458	102.364	102.271	3.750	102.208	102.114	102.021				
3.625	101.109	101.015	100.922	3.625	100.859	100.765	100.672				
3.500	100.912	100.819	100.725	3.500	100.662	100.569	100.475				
3.375	100.688	100.595	100.501	3.375	100.438	100.345	100.251				
3.250	100.448	100.354	100.260	3.250	100.198	100.104	100.010				
3.125	101.504	101.410	101.317	3.125	101.254	101.160	101.067				
3.000	101.181	101.087	100.993	3.000	100.931	100.837	100.743				
2.875	100.832	100.738	100.644	2.875	100.582	100.488	100.394				
2.750	100.467	100.374	100.280	2.750	100.217	100.124	100.030				
2.625	99.153	99.060	98.966	2.625	98.903	98.810	98.716				
2.500	98.765	98.671	98.577	2.500	98.515	98.421	98.327				
2.375	98.345	98.251	98.158	2.375	98.095	98.001	97.908				
2.250	97.914	97.820	97.726	2.250	97.664	97.570	97.476				
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	103.133	103.040	102.946	3.500	102.883	102.790	102.696				
3.375	102.822	102.729	102.635	3.375	102.572	102.479	102.385				
3.250	102.499	102.406	102.312	3.250	102.249	102.156	102.062				
3.125	102.499	102.406	102.312	3.125	102.249	102.156	102.062				
3.000	102.201	102.107	102.013	3.000	101.951	101.857	101.763				
2.875	101.858	101.764	101.670	2.875	101.608	101.514	101.420				
2.750	101.500	101.406	101.313	2.750	101.250	101.156	101.063				
2.625	101.353	101.259	101.165	2.625	101.103	101.009	100.915				
2.500	100.992	100.898	100.805	2.500	100.742	100.648	100.555				
2.375	100.617	100.523	100.429	2.375	100.367	100.273	100.179				
2.250	100.241	100.147	100.053	2.250	99.991	99.897	99.803				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	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:
1:43:25 PM

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

Conventional															
CAMFX30	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
4.125	104.875	104.875	104.740	4.250	105.383	105.383	105.270	3.750	104.599	104.599	104.559	3.625	104.742	104.742	104.722
4.000	104.705	104.705	104.570	4.125	104.902	104.902	104.817	3.500	104.849	104.849	104.743	3.500	104.849	104.849	104.743
3.875	104.279	104.279	104.189	4.000	104.514	104.514	104.427	3.375	104.534	104.534	104.427	3.375	104.534	104.534	104.427
3.750	103.915	103.915	103.771	3.875	104.106	104.106	104.013	3.250	104.193	104.193	104.084	3.250	104.193	104.193	104.084
3.625	103.554	103.554	103.403	3.750	103.696	103.696	103.606	3.125	103.816	103.816	103.702	3.125	103.816	103.816	103.702
3.500	102.922	102.922	102.764	3.625	103.278	103.278	103.223	3.000	103.461	103.461	103.349	3.000	103.461	103.461	103.349
3.375	102.327	102.327	102.266	3.500	102.870	102.870	102.813	2.875	103.020	103.020	103.002	2.875	103.020	103.020	103.002
3.250	101.806	101.806	101.748	3.375	102.463	102.463	102.407	2.750	102.681	102.681	102.631	2.750	102.681	102.681	102.631
3.125	101.128	101.128	101.068	3.250	102.056	102.056	102.000	2.625	102.300	102.300	102.250	2.625	102.300	102.300	102.250
3.000	100.333	100.333	100.255	3.125	101.649	101.649	101.593	2.500	101.917	101.917	101.867	2.500	101.917	101.917	101.867
2.990	100.233	100.233	100.155	3.000	101.242	101.242	101.186	2.375	101.510	101.510	101.460	2.375	101.510	101.510	101.460
2.875	99.802	99.802	99.656	2.875	100.835	100.835	100.779	2.250	101.103	101.103	101.053	2.250	101.103	101.103	101.053
2.750	99.604	99.604	99.417	2.750	100.428	100.428	100.372	2.125	100.696	100.696	100.646	2.125	100.696	100.696	100.646
2.625	98.343	98.343	98.196	2.625	100.021	100.021	99.965	2.000	100.289	100.289	100.239	2.000	100.289	100.289	100.239
2.500	97.567	97.567	97.420	2.500	99.614	99.614	99.558	1.875	99.882	99.882	99.832	1.875	99.882	99.882	99.832
2.375	96.620	96.620	96.496	2.375	99.207	99.207	99.151	1.750	99.475	99.475	99.425	1.750	99.475	99.475	99.425
2.250	95.762	95.762	95.713	2.250	98.800	98.800	98.744	1.625	99.068	99.068	99.018	1.625	99.068	99.068	99.018

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
3.875	103.502	103.502	103.454	4.250	103.547	103.547	103.422	3.875	103.215	103.215	103.090	3.750	102.984	102.984	102.859
3.750	104.978	104.978	104.904	4.125	103.390	103.390	103.265	3.625	103.440	103.440	103.340	3.500	103.029	103.029	102.929
3.625	104.690	104.690	104.612	4.000	103.279	103.279	103.154	3.375	103.119	103.119	103.019	3.375	102.708	102.708	102.585
3.500	104.179	104.179	104.125	3.875	102.911	102.911	102.786	3.250	102.769	102.769	102.644	3.125	102.411	102.411	102.286
3.375	104.015	104.015	103.936	3.750	102.699	102.699	102.574	3.000	102.355	102.355	102.230	3.000	102.906	102.906	102.806
3.250	103.605	103.605	103.594	3.625	102.101	102.101	101.976	2.875	102.073	102.073	101.973	2.875	102.469	102.469	102.369
3.125	103.223	103.223	103.188	3.500	101.611	101.611	101.486	2.750	101.765	101.765	101.665	2.750	101.265	101.265	101.165
3.000	103.262	103.262	103.177	3.375	101.242	101.242	101.117	2.625	101.706	101.706	101.606	2.625	101.706	101.706	101.606
2.875	102.959	102.959	102.873	3.250	100.835	100.835	100.710	2.500	101.265	101.265	101.165	2.500	100.806	100.806	100.706
2.750	102.583	102.583	102.495	3.125	100.428	100.428	100.303	2.375	100.806	100.806	100.706	2.375	100.806	100.806	100.706
2.625	102.069	102.069	102.015	3.000	100.021	100.021	99.896	2.250	99.432	99.432	99.307	2.250	99.432	99.432	99.307
2.500	101.500	101.500	101.431	2.875	99.614	99.614	99.489	2.125	99.068	99.068	98.943	2.125	99.068	99.068	98.943
2.375	101.033	101.033	100.958	2.750	99.207	99.207	99.082	2.000	98.780	98.780	98.680	2.000	98.780	98.780	98.680
2.250	100.485	100.485	100.417	2.625	98.800	98.800	98.675	1.875	98.372	98.372	98.272	1.875	98.372	98.372	98.272
2.125	99.818	99.818	99.745	2.500	98.395	98.395	98.270	1.750	97.967	97.967	97.867	1.750	97.967	97.967	97.867
2.000	99.188	99.188	99.113	2.375	97.988	97.988	97.863	1.625	97.560	97.560	97.460	1.625	97.560	97.560	97.460
1.875	98.513	98.513	98.442	2.250	97.581	97.581	97.456	1.500	97.133	97.133	97.033	1.500	97.133	97.133	97.033

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

Rate	≤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)

Rate	≤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

Rate	≤60	>60-70	>70-75	>75-80
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:
1:43:28 PM

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	104.510	104.510	104.375		4.250	105.018	105.018	104.905		3.750	104.234	104.234	104.194		
4.000	104.340	104.340	104.205		4.125	104.537	104.537	104.452		3.625	104.377	104.377	104.357		
3.875	103.914	103.914	103.824		4.000	104.149	104.149	104.062		3.500	104.484	104.484	104.378		
3.750	103.550	103.550	103.406		3.875	103.741	103.741	103.648		3.375	104.169	104.169	104.062		
3.625	103.189	103.189	103.038		3.750	103.331	103.331	103.241		3.250	103.828	103.828	103.719		
3.500	102.557	102.557	102.399		3.625	102.913	102.913	102.858		3.125	103.451	103.451	103.337		
3.375	101.962	101.962	101.901		3.500	102.505	102.505	102.448		3.000	103.096	103.096	102.984		
3.250	101.441	101.441	101.383		3.375	102.106	102.106	102.051		2.875	102.655	102.655	102.637		
3.125	100.763	100.763	100.703		3.250	101.660	101.660	101.612		2.750	102.316	102.316	102.266		
3.000	99.968	99.968	99.890		3.125	101.250	101.250	101.200		2.625	101.815	101.815	101.759		
2.990	99.868	99.868	99.790		3.000	100.800	100.800	100.750		2.500	101.400	101.400	101.337		
2.875	99.437	99.437	99.291		2.875	100.400	100.400	100.350		2.375	100.648	100.648	100.573		
2.750	98.699	98.699	98.552		2.750	99.944	99.944	99.886		2.250	100.086	100.086	100.018		
2.625	97.978	97.978	97.831		2.625	99.647	99.647	99.577		2.125	99.410	99.410	99.338		
2.500	97.202	97.202	97.055		2.500	99.089	99.089	99.020		2.000	98.798	98.798	98.715		
2.375	96.255	96.255	96.131		2.375	98.563	98.563	98.492		1.990	98.698	98.698	98.615		
2.250	95.397	95.397	95.348		2.250	97.787	97.787	97.710		1.875	98.100	98.100	98.029		

AMFX10	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	103.137	103.137	103.089		4.250	103.182	103.182	103.057		3.875	102.850	102.850	102.725	
3.750	104.613	104.613	104.539		4.125	103.025	103.025	102.900		3.750	102.619	102.619	102.494	
3.625	104.325	104.325	104.247		4.000	102.914	102.914	102.789		3.625	103.075	103.075	102.975	
3.500	103.814	103.814	103.760		3.875	102.754	102.754	102.629		3.500	102.664	102.664	102.564	
3.375	103.650	103.650	103.571		3.750	102.546	102.546	102.421		3.375	102.343	102.343	102.220	
3.250	103.240	103.240	103.229		3.625	102.404	102.404	102.279		3.250	102.046	102.046	101.921	
3.125	102.858	102.858	102.823		3.500	102.334	102.334	102.209		3.125	102.936	102.936	102.836	
3.000	102.897	102.897	102.812		3.375	101.990	101.990	101.865		3.000	102.541	102.541	102.441	
2.875	102.594	102.594	102.508		3.250	101.436	101.436	101.311		2.875	102.104	102.104	102.004	
2.750	102.218	102.218	102.130		3.125	100.646	100.646	100.521		2.750	101.708	101.708	101.608	
2.625	101.704	101.704	101.650		3.000	100.088	100.088	99.963		2.625	101.905	101.905	101.805	
2.500	101.135	101.135	101.066		2.875	99.537	99.537	99.412		2.500	101.341	101.341	101.241	
2.375	100.668	100.668	100.593		2.750	98.872	98.872	98.747		2.375	100.900	100.900	100.800	
2.250	100.120	100.120	100.052		2.625	98.067	98.067	97.942		2.250	100.441	100.441	100.341	
2.125	99.453	99.453	99.380		2.500	97.330	97.330	97.205						
2.000	98.823	98.823	98.748		2.375	96.415	96.415	96.315						
1.875	98.148	98.148	98.077		2.250	95.673	95.673	95.573						

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	AMFX30HBLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI
			ARFX30SCLPMI
			ARFX15SCLPMI
			CF 30yr fix High Balance LPMI
			CF 15yr fix High Balance LPMI

Conventional Adjustment

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

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

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

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



2/25/2021
Effective Time:
1:43:31 PM

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
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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	104.729	104.729	104.586	4.125	102.069	102.069	101.922
4.000	104.563	104.563	104.419	4.000	101.903	101.903	101.756
3.875	104.090	104.090	103.943	3.875	101.406	101.406	101.256
3.750	103.775	103.775	103.623	3.750	101.185	101.185	101.029
3.625	103.360	103.360	103.202	3.625	101.105	101.105	100.986
3.500	102.703	102.703	102.539	3.500	100.847	100.847	100.727
3.375	102.067	102.067	101.998	3.375	100.533	100.533	100.410
3.250	101.517	101.517	101.441	3.250	100.288	100.288	100.165
3.125	100.834	100.834	100.753	3.125	99.716	99.716	99.648
3.000	99.862	99.862	99.775	3.000	99.221	99.221	99.152
2.875	99.253	99.253	99.204	2.875	98.622	98.622	98.550
2.750	98.585	98.585	98.530	2.750	98.043	98.043	97.970
2.625	97.760	97.760	97.700	2.625	97.303	97.303	97.224
2.500	96.941	96.941	96.913	2.500	96.549	96.549	96.464

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



2/25/2021
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 NMLS # 133519

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.921	103.921	103.820	4.250	100.862	100.862	100.761				
4.125	103.873	103.873	103.808	4.125	101.140	101.140	101.076				
4.000	103.677	103.677	103.607	4.000	100.900	100.900	100.830				
3.875	103.185	103.185	103.113	3.875	100.424	100.424	100.352				
3.750	102.864	102.864	102.786	3.750	100.158	100.158	100.081				
3.625	102.941	102.941	102.846	3.625	100.986	100.986	100.892				
3.500	102.506	102.506	102.405	3.500	100.537	100.537	100.436				
3.375	102.091	102.091	101.986	3.375	100.178	100.178	100.073				
3.250	101.473	101.473	101.362	3.250	99.687	99.687	99.576				
3.125	100.688	100.688	100.632	3.125	99.915	99.915	99.859				
3.000	100.127	100.127	100.068	3.000	99.392	99.392	99.332				
2.875	99.470	99.470	99.404	2.875	98.671	98.671	98.605				
2.750	98.714	98.714	98.638	2.750	97.951	97.951	97.875				
2.625	97.719	97.719	97.582	2.625	97.101	97.101	96.965				
2.500	97.000	97.000	96.853	2.500	96.427	96.427	96.280				

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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NMLS # 133519

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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
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