



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, February 26, 2021

Rate Sheet # 1

9:36 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.



2/26/2021  
 Effective Time:  
 9:36:21 AM

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

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.250	105.178	105.178	105.250					4.250	104.703	104.703	104.775					4.250	105.911	105.911	105.661					4.250	107.079	107.079	106.829				
4.125	104.830	104.830	104.839					4.125	104.170	104.170	104.178					4.125	107.079	107.079	106.829					4.125	107.079	107.079	106.829				
4.000	104.242	104.242	104.251					4.000	103.650	103.650	103.659					4.000	106.203	106.203	105.953					4.000	106.203	106.203	105.953				
3.875	104.324	104.324	104.333					3.875	103.488	103.488	103.497					3.875	105.130	105.130	104.880					3.875	105.130	105.130	104.880				
3.750	104.196	104.196	104.204					3.750	103.402	103.402	103.411					3.750	104.849	104.849	104.599					3.750	104.849	104.849	104.599				
3.625	103.776	103.776	103.807					3.625	102.688	102.688	102.719					3.625	104.498	104.498	104.248					3.625	104.498	104.498	104.248				
3.500	103.369	103.369	103.400					3.500	102.591	102.591	102.622					3.500	104.313	104.313	104.063					3.500	104.313	104.313	104.063				
3.375	103.135	103.135	103.166					3.375	102.320	102.320	102.351					3.375	103.604	103.604	103.354					3.375	103.604	103.604	103.354				
3.250	103.215	103.215	103.096					3.250	102.619	102.619	102.650					3.250	103.712	103.712	103.462					3.250	103.712	103.712	103.462				
3.125	102.499	102.499	102.395					3.125	101.873	101.873	101.767					3.125	102.336	102.336	102.150					3.125	102.336	102.336	102.150				
3.000	102.077	102.077	101.974					3.000	101.520	101.520	101.413					3.000	101.909	101.909	101.729					3.000	101.909	101.909	101.729				
2.875	101.720	101.720	101.616					2.875	101.070	101.070	100.966					2.875	101.484	101.484	101.371					2.875	101.484	101.484	101.371				
2.750	101.625	101.625	101.522					2.750	100.975	100.975	100.872					2.750	101.380	101.380	101.277					2.750	101.380	101.380	101.277				
2.625	100.192	100.192	100.095					2.625	99.542	99.542	99.445					2.625	99.947	99.947	99.850					2.625	99.947	99.947	99.850				
2.500	100.060	100.060	99.963					2.500	99.410	99.410	99.313					2.500	99.815	99.815	99.718					2.500	99.815	99.815	99.718				
2.375	99.790	99.790	99.693					2.375	98.990	98.990	98.893					2.375	99.395	99.395	99.298					2.375	99.395	99.395	99.298				
2.250	99.499	99.499	99.403					2.250	98.499	98.499	98.403					2.250	98.904	98.904	98.808					2.250	98.904	98.904	98.808				
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	
4.375								4.375								3.875	97.125	97.125	97.028					3.875	97.125	97.125	97.028				
4.250	101.638	101.638	101.441					4.250	101.566	101.566	101.369					3.750	97.031	97.031	96.934					3.750	97.031	97.031	96.934				
4.125	104.212	104.212	104.040					4.125	103.906	103.906	103.733					3.625	99.275	99.275	99.164					3.625	99.275	99.275	99.164				
4.000	104.130	104.130	103.957					4.000	103.881	103.881	103.709					3.500	97.599	97.599	97.489					3.500	97.599	97.599	97.489				
3.875	103.921	103.921	103.748					3.875	103.744	103.744	103.571					3.375	97.142	97.142	97.032					3.375	97.142	97.142	97.032				
3.750	103.594	103.594	103.421					3.750	103.504	103.504	103.331					3.250	96.703	96.703	96.593					3.250	96.703	96.703	96.593				
3.625	103.671	103.671	103.521					3.625	103.238	103.238	103.089					3.125	98.042	98.042	97.932					3.125	98.042	98.042	97.932				
3.500	103.555	103.555	103.405					3.500	103.198	103.198	103.049					3.000	96.680	96.680	96.570					3.000	96.680	96.680	96.570				
3.375	103.122	103.122	102.973					3.375	102.871	102.871	102.721					2.875	96.071	96.071	95.960					2.875	96.071	96.071	95.960				
3.250	102.650	102.650	102.501					3.250	102.523	102.523	102.374																				
3.125	102.914	102.914	102.788					3.125	102.351	102.351	102.226																				
3.000	102.443	102.443	102.317					3.000	101.999	101.999	101.873																				
2.875	101.919	101.919	101.793					2.875	101.622	101.622	101.496																				
2.750	101.952	101.952	101.826					2.750	101.647	101.647	101.521																				
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	
3.875	96.725	96.725	96.628					3.125	95.337	95.337	95.337					3.125	94.937	94.937	94.937					3.125	94.937	94.937	94.937				
3.750	96.631	96.631	96.534					3.000	94.516	94.516						3.000	94.116	94.116						3.000	94.116	94.116					
3.625	98.875	98.875	98.764					2.875	93.708	93.708						2.875	93.433	93.433						2.875	93.433	93.433					
3.500	97.199	97.199	97.089					2.750	93.260	93.260						2.750	92.985	92.985						2.750	92.985	92.985					
3.375	96.742	96.742	96.632					2.625	94.725	94.725						2.625	94.325	94.325						2.625	94.325	94.325					
3.250	96.303	96.303	96.193					2.500	93.878	93.878						2.500	93.478	93.478						2.500	93.478	93.478					
3.125	97.642	97.642	97.532					2.375	93.184	93.184						2.375	92.784	92.784						2.375	92.784	92.784					
3.000	96.280	96.280	96.170					2.250	92.752	92.752						2.250	92.352	92.352						2.250	92.352	92.352					
2.875	95.671	95.671	95.560					2.125								2.125								2.125							
GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB																			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day																	
4.125	102.672	102.672	102.638					4.125	99.875	99.875	99.782																				
4.000	102.136	102.136	102.102					4.000	99.692	99.692	99.599																				
3.875	101.625	101.625	101.590					3.875	100.351	100.351	100.101																				
3.750	101.127	101.127	101.090					3.750	100.321	100.321	100.071																				
3.625	101.868	101.868	101.859					3.625	101.037	101.037	100.894																				
3.500	101.386	101.386	101.377					3.500	100.757	100.757	100.781																				
3.375	100.887	100.887	100.941					3.375	100.594	100.594	100.649																				
3.250	100.727	100.727	100.781					3.250	101.239	101.239	101.096																				
3.125	101.455	101.455	101.285					3.125	101.229	101.229	101.059			</																	



2/26/2021  
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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	101.734		<b>FHA Advantage 30 Yr Fixed Price Adjustments</b>
3.750	100.984		<b>FICO</b>
3.250	99.484		<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.**



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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	103.566	103.472	103.378	4.250	103.316	103.222	103.128		
4.125	103.290	103.196	103.102	4.125	103.040	102.946	102.852		
4.000	103.094	103.000	102.907	4.000	102.844	102.750	102.657		
3.875	102.887	102.794	102.700	3.875	102.637	102.544	102.450		
3.750	102.677	102.583	102.489	3.750	102.427	102.333	102.239		
3.625	101.705	101.611	101.517	3.625	101.455	101.361	101.267		
3.500	101.508	101.415	101.321	3.500	101.258	101.165	101.071		
3.375	101.284	101.191	101.097	3.375	101.034	100.941	100.847		
3.250	101.044	100.950	100.856	3.250	100.794	100.700	100.606		
3.125	101.753	101.659	101.566	3.125	101.503	101.409	101.316		
3.000	101.430	101.336	101.242	3.000	101.180	101.086	100.992		
2.875	101.081	100.987	100.893	2.875	100.831	100.737	100.643		
2.750	100.716	100.623	100.529	2.750	100.466	100.373	100.279		
2.625	99.621	99.527	99.433	2.625	99.371	99.277	99.183		
2.500	99.232	99.139	99.045	2.500	98.982	98.889	98.795		
2.375	98.813	98.719	98.625	2.375	98.563	98.469	98.375		
2.250	98.381	98.287	98.194	2.250	98.131	98.037	97.944		
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	103.188	103.094	103.001	3.500	102.938	102.844	102.751		
3.375	102.877	102.783	102.690	3.375	102.627	102.533	102.440		
3.250	102.554	102.460	102.367	3.250	102.304	102.210	102.117		
3.125	102.520	102.426	102.332	3.125	102.270	102.176	102.082		
3.000	102.221	102.127	102.033	3.000	101.971	101.877	101.783		
2.875	101.878	101.784	101.690	2.875	101.628	101.534	101.440		
2.750	101.520	101.427	101.333	2.750	101.270	101.177	101.083		
2.625	101.435	101.341	101.247	2.625	101.185	101.091	100.997		
2.500	101.074	100.981	100.887	2.500	100.824	100.731	100.637		
2.375	100.699	100.605	100.512	2.375	100.449	100.355	100.262		
2.250	100.323	100.229	100.135	2.250	100.073	99.979	99.885		
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	96.662	96.662	96.412	4.125	94.512	94.512	94.512		
4.000	96.716	96.716	96.466	4.000	94.566	94.566	94.566		
3.875	96.529	96.529	96.279	3.875	94.379	94.379	94.379		
3.750	96.598	96.598	96.348	3.750	94.448	94.448	94.448		
3.625	97.060	97.060	96.810	3.625	94.535	94.535	94.535		
3.500	97.169	97.169	96.919	3.500	94.769	94.769	94.769		
3.375	97.216	97.216	96.966	3.375	94.866	94.866	94.866		
3.250	97.106	97.106	96.856	3.250	94.806	94.806	94.806		

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



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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			
4.125	104.991	104.991	104.901	4.250	105.837	105.837	105.728	3.750	105.616	105.616	105.491			
4.000	104.870	104.870	104.780	4.125	105.365	105.365	105.251	3.625	105.148	105.148	105.018			
3.875	104.568	104.568	104.478	4.000	105.105	105.105	105.015	3.500	104.670	104.670	104.575			
3.750	104.116	104.116	104.025	3.875	104.803	104.803	104.713	3.375	104.346	104.346	104.251			
3.625	103.716	103.716	103.626	3.750	104.351	104.351	104.260	3.250	104.003	104.003	103.906			
3.500	103.328	103.328	103.181	3.625	103.951	103.951	103.861	3.125	103.626	103.626	103.524			
3.375	102.733	102.733	102.586	3.500	103.563	103.563	103.416	3.000	103.377	103.377	103.285			
3.250	102.193	102.193	102.046	3.375	102.968	102.968	102.821	2.875	103.050	103.050	102.958			
3.125	101.536	101.536	101.389	3.250	102.428	102.428	102.281	2.750	102.704	102.704	102.611			
3.000	101.007	101.007	100.860	3.125	102.114	102.114	102.048	2.625	102.213	102.213	102.119			
2.990	100.907	100.907	100.760	3.000	101.678	101.678	101.611	2.500	101.470	101.470	101.382			
2.875	100.515	100.515	100.368	2.875	101.193	101.193	101.125	2.375	100.967	100.967	100.854			
2.750	99.768	99.768	99.621	2.750	100.598	100.598	100.531	2.250	100.541	100.541	100.453			
2.625	99.064	99.064	98.909	2.625	100.163	100.163	100.086	2.125	99.867	99.867	99.739			
2.500	98.611	98.611	98.456	2.500	99.555	99.555	99.521	2.000	99.189	99.189	99.081			
2.375	97.624	97.624	97.469	2.375	99.070	99.070	98.989	1.990	99.089	99.089	98.981			
2.250	95.987	95.987	95.903	2.250	98.330	98.330	98.246	1.875	98.418	98.418	98.299			

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	105.280	105.280	105.170	4.250	103.828	103.828	103.703	3.875	103.676	103.676	103.551			
3.750	105.161	105.161	105.049	4.125	103.715	103.715	103.590	3.750	103.444	103.444	103.319			
3.625	104.860	104.860	104.746	4.000	103.623	103.623	103.498	3.625	103.561	103.561	103.461			
3.500	104.206	104.206	104.129	3.875	103.503	103.503	103.378	3.500	103.214	103.214	103.089			
3.375	104.025	104.025	103.948	3.750	103.118	103.118	102.993	3.375	103.004	103.004	102.879			
3.250	103.587	103.587	103.508	3.625	102.994	102.994	102.869	3.250	102.705	102.705	102.580			
3.125	103.495	103.495	103.478	3.500	102.846	102.846	102.721	3.125	102.723	102.723	102.623			
3.000	103.498	103.498	103.407	3.375	102.533	102.533	102.408	3.000	102.431	102.431	102.306			
2.875	103.198	103.198	103.106	3.250	101.979	101.979	101.854	2.875	102.310	102.310	102.185			
2.750	102.828	102.828	102.736	3.125	101.242	101.242	101.117	2.750	102.128	102.128	102.003			
2.625	102.310	102.310	102.216	3.000	100.832	100.832	100.707	2.625	101.888	101.888	101.788			
2.500	101.584	101.584	101.495	2.875	100.287	100.287	100.162	2.500	101.312	101.312	101.212			
2.375	101.146	101.146	101.059	2.750	99.628	99.628	99.503	2.375	100.821	100.821	100.721			
2.250	100.739	100.739	100.651	2.625	99.090	99.090	98.965	2.250	100.345	100.345	100.245			
2.125	99.963	99.963	99.878	2.500	98.358	98.358	98.233							
2.000	99.332	99.332	99.247	2.375	97.528	97.528	97.403							
1.875	98.378	98.378	98.291	2.250	96.750	96.750	96.625							

### 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**

Loan Amount	Buyout Fee
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



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Table with columns for AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, and Conforming 15 Yr Fixed. Rows include Rate, 15 Day, 30 Day, and 45 Day values for various interest rates.

Table with columns for AMFX10, Conforming 10 Yr Fixed, AMFX30H, Conforming 30 Yr Fixed HB, AMFX15H, and Conforming 15 Yr Fixed HB. Includes sub-tables for FHLMC Codes and LPMI Product Codes.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Loans with Secondary Financing. Table with columns for LTV and CLTV ranges, showing adjustment values.

High Balance Loan Adjusters. Table with columns for Cash-Out Refinance and Purchase or Rate and Term Refinance, showing adjustment values.

General Adjustments. Table with columns for DESCRIPTION and FICO score ranges, showing adjustment values.

Loan Amount Adjustments. Table with columns for LA ranges, showing adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Table with columns for Base LTV, Coverage, and Credit Scores, showing adjustment values.

Table with columns for Adjustments, Cash-out Refinance, Investment Property, Manufactured Housing, Rate & Term Refinance, Relocation, Second Home, 3- to 4-Unit Property, and 25 Years and Under, showing adjustment values.

CONVENTIONAL LENDER FEE BUYOUT. Table with columns for loan amount ranges, showing adjustment values.

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



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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	101.500	101.375	4.250	101.250	101.125			
4.125	101.250	101.125	4.125	101.000	100.875			
4.000	101.000	100.875	4.000	100.625	100.500			
3.875	100.625	100.500	3.875	100.250	100.125			
3.750	100.250	100.125	3.750	100.000	99.875			
3.625	100.000	99.875	3.625	99.750	99.625			
3.500	99.750	99.625	3.500	99.375	99.250			
3.375	99.375	99.250	3.375	99.000	98.875			
3.250	99.000	98.875	3.250	98.500	98.375			
3.125	98.500	98.375	3.125	98.000	97.875			
3.000	98.000	97.875	3.000	97.250	97.125			
2.875	97.250	97.125	2.875	96.375	96.250			
2.750	96.375	96.250	2.750					
2.625			2.625					
2.500			2.500					
2.375			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	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.125	99.000	3.625	99.375	99.250	3.625	99.125	99.000
3.500	98.875	98.750	3.500	99.125	99.000	3.500	98.875	98.750
3.375	98.500	98.375	3.375	98.875	98.750	3.375	98.500	98.375
3.250	98.125	98.000	3.250	98.500	98.375	3.250	98.125	98.000
3.125	97.625	97.500	3.125	98.125	98.000	3.125	97.625	97.500
3.000	97.125	97.000	3.000	97.625	97.500	3.000	97.125	97.000
2.875			2.875	97.125	97.000	2.875		
2.750			2.750			2.750		
2.625			2.625			2.625		
2.500			2.500			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



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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	104.862	104.862	104.701	4.250	102.138	102.138	101.935		
4.125	104.716	104.716	104.572	4.125	102.352	102.352	102.219		
4.000	104.528	104.528	104.384	4.000	102.166	102.166	102.033		
3.875	104.043	104.043	103.896	3.875	101.657	101.657	101.521		
3.750	103.728	103.728	103.576	3.750	101.436	101.436	101.294		
3.625	103.314	103.314	103.155	3.625	100.957	100.957	100.837		
3.500	102.658	102.658	102.494	3.500	100.697	100.697	100.577		
3.375	101.955	101.955	101.883	3.375	100.383	100.383	100.260		
3.250	101.405	101.405	101.327	3.250	100.144	100.144	100.021		
3.125	100.721	100.721	100.638	3.125	99.589	99.589	99.517		
3.000	99.772	99.772	99.727	3.000	99.089	99.089	99.016		
2.875	99.208	99.208	99.159	2.875	98.488	98.488	98.417		
2.750	98.540	98.540	98.485	2.750	97.916	97.916	97.840		
2.625	97.715	97.715	97.654	2.625	97.175	97.175	97.093		
2.500	96.831	96.831	96.765	2.500	96.421	96.421	96.332		

**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	103.983	103.983	103.873	4.250	100.905	100.905	100.794		
4.125	103.690	103.690	103.615	4.125	101.002	101.002	100.927		
4.000	103.446	103.446	103.369	4.000	100.714	100.714	100.637		
3.875	102.954	102.954	102.874	3.875	100.239	100.239	100.159		
3.750	102.637	102.637	102.552	3.750	99.977	99.977	99.892		
3.625	102.754	102.754	102.663	3.625	100.894	100.894	100.803		
3.500	102.417	102.417	102.318	3.500	100.543	100.543	100.444		
3.375	102.006	102.006	101.904	3.375	100.188	100.188	100.086		
3.250	101.391	101.391	101.286	3.250	99.700	99.700	99.595		
3.125	100.598	100.598	100.538	3.125	99.792	99.792	99.732		
3.000	100.035	100.035	99.974	3.000	99.266	99.266	99.205		
2.875	99.382	99.382	99.314	2.875	98.549	98.549	98.482		
2.750	98.671	98.671	98.599	2.750	97.874	97.874	97.801		
2.625	98.017	98.017	97.899	2.625	97.227	97.227	97.108		
2.500	97.303	97.303	97.179	2.500	96.556	96.556	96.432		

**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