



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, February 26, 2021

Rate Sheet # 1

1:27 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.](#)

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
Advantage DPA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
Clarity Conventional Fixed	Page 5
Conventional Fixed	Page 6
HEM Jumbo	Page 7
Home Ready	Page 8
Home Possible	Page 9
Conventional ARM	Page 10

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:
1:27:37 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	105.256	105.256	105.329	4.250	104.781	104.781	104.853	4.250	105.989	105.989	105.739	4.250	107.188	107.188	106.938	4.250	105.989	105.989	105.739	4.250	107.188	107.188	106.938	4.250	105.989	105.989	105.739	4.250	107.188	107.188	106.938
4.125	104.940	104.940	104.964	4.125	104.279	104.279	104.303	4.125	107.188	107.188	106.938	4.125	107.188	107.188	106.938	4.125	105.239	105.239	104.989	4.125	107.188	107.188	106.938	4.125	105.239	105.239	104.989	4.125	107.188	107.188	106.938
4.000	104.352	104.352	104.376	4.000	103.760	103.760	103.784	4.000	106.312	106.312	106.062	4.000	106.312	106.312	106.062	4.000	104.958	104.958	104.708	4.000	106.312	106.312	106.062	4.000	104.958	104.958	104.708	4.000	106.312	106.312	106.062
3.875	104.433	104.433	104.458	3.875	103.598	103.598	103.622	3.875	105.239	105.239	104.989	3.875	105.239	105.239	104.989	3.875	104.516	104.516	104.266	3.875	105.239	105.239	104.989	3.875	104.516	104.516	104.266	3.875	105.239	105.239	104.989
3.750	104.305	104.305	104.329	3.750	103.512	103.512	103.536	3.750	104.958	104.958	104.708	3.750	104.958	104.958	104.708	3.750	103.807	103.807	103.557	3.750	104.958	104.958	104.708	3.750	103.807	103.807	103.557	3.750	104.958	104.958	104.708
3.625	103.979	103.979	104.010	3.625	102.891	102.891	102.922	3.625	104.701	104.701	104.451	3.625	104.701	104.701	104.451	3.625	102.891	102.891	102.922	3.625	104.701	104.701	104.451	3.625	102.891	102.891	102.922	3.625	104.701	104.701	104.451
3.500	103.572	103.572	103.603	3.500	102.794	102.794	102.826	3.500	104.516	104.516	104.266	3.500	104.516	104.516	104.266	3.500	102.794	102.794	102.826	3.500	104.516	104.516	104.266	3.500	102.794	102.794	102.826	3.500	104.516	104.516	104.266
3.375	103.338	103.338	103.369	3.375	102.523	102.523	102.554	3.375	104.266	104.266	104.016	3.375	104.266	104.266	104.016	3.375	102.523	102.523	102.554	3.375	104.266	104.266	104.016	3.375	102.523	102.523	102.554	3.375	104.266	104.266	104.016
3.250	103.268	103.268	103.299	3.250	102.822	102.822	102.853	3.250	104.016	104.016	103.766	3.250	104.016	104.016	103.766	3.250	102.822	102.822	102.853	3.250	104.016	104.016	103.766	3.250	102.822	102.822	102.853	3.250	104.016	104.016	103.766
3.125	102.635	102.635	102.498	3.125	102.264	102.264	102.158	3.125	103.766	103.766	103.516	3.125	103.766	103.766	103.516	3.125	102.264	102.264	102.158	3.125	103.766	103.766	103.516	3.125	102.264	102.264	102.158	3.125	103.766	103.766	103.516
3.000	102.199	102.199	102.093	3.000	101.911	101.911	101.804	3.000	103.516	103.516	103.266	3.000	103.516	103.516	103.266	3.000	101.911	101.911	101.804	3.000	103.516	103.516	103.266	3.000	101.911	101.911	101.804	3.000	103.516	103.516	103.266
2.875	101.720	101.720	101.616	2.875	101.406	101.406	101.268	2.875	103.266	103.266	103.016	2.875	103.266	103.266	103.016	2.875	101.406	101.406	101.268	2.875	103.266	103.266	103.016	2.875	101.406	101.406	101.268	2.875	103.266	103.266	103.016
2.750	101.625	101.625	101.522	2.750	101.055	101.055	100.917	2.750	103.016	103.016	102.766	2.750	103.016	103.016	102.766	2.750	101.055	101.055	100.917	2.750	103.016	103.016	102.766	2.750	101.055	101.055	100.917	2.750	103.016	103.016	102.766
2.625	100.454	100.454	100.369	2.625	99.970	99.970	99.834	2.625	102.766	102.766	102.516	2.625	102.766	102.766	102.516	2.625	99.970	99.970	99.834	2.625	102.766	102.766	102.516	2.625	99.970	99.970	99.834	2.625	102.766	102.766	102.516
2.500	100.060	100.060	99.963	2.500	99.516	99.516	99.381	2.500	102.516	102.516	102.266	2.500	102.516	102.516	102.266	2.500	99.516	99.516	99.381	2.500	102.516	102.516	102.266	2.500	99.516	99.516	99.381	2.500	102.516	102.516	102.266
2.375	99.790	99.790	99.693	2.375	99.015	99.015	98.928	2.375	102.266	102.266	102.016	2.375	102.266	102.266	102.016	2.375	99.015	99.015	98.928	2.375	102.266	102.266	102.016	2.375	99.015	99.015	98.928	2.375	102.266	102.266	102.016
2.250	99.499	99.499	99.403	2.250	98.507	98.507	98.419	2.250	102.016	102.016	101.766	2.250	102.016	102.016	101.766	2.250	98.507	98.507	98.419	2.250	102.016	102.016	101.766	2.250	98.507	98.507	98.419	2.250	102.016	102.016	101.766

GFFX15				GVFX15				GFAL05			
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
4.250	101.833	101.833	101.636	4.250	101.761	101.761	101.564	3.750	97.031	97.031	96.934
4.125	104.228	104.228	104.055	4.125	103.921	103.921	103.748	3.625	99.275	99.275	99.164
4.000	104.146	104.146	103.973	4.000	103.897	103.897	103.724	3.500	97.599	97.599	97.489
3.875	103.937	103.937	103.764	3.875	103.759	103.759	103.587	3.375	97.142	97.142	97.032
3.750	103.610	103.610	103.437	3.750	103.520	103.520	103.347	3.250	96.703	96.703	96.593
3.625	103.764	103.764	103.615	3.625	103.332	103.332	103.182	3.125	98.042	98.042	97.932
3.500	103.649	103.649	103.499	3.500	103.292	103.292	103.142	3.000	96.680	96.680	96.570
3.375	103.216	103.216	103.067	3.375	102.964	102.964	102.815	2.875	96.071	96.071	95.960
3.250	102.744	102.744	102.595	3.250	102.617	102.617	102.468				
3.125	103.132	103.132	103.007	3.125	102.570	102.570	102.444				
3.000	102.662	102.662	102.536	3.000	102.218	102.218	102.092				
2.875	102.138	102.138	102.012	2.875	101.841	101.841	101.715				
2.750	102.170	102.170	102.045	2.750	101.866	101.866	101.740				

GVAL05				GFAL03				GVAL03			
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
3.750	96.631	96.631	96.534	3.000	94.516	94.516	94.516	3.000	94.116	94.116	94.116
3.625	98.875	98.875	98.764	2.875	93.708	93.708	93.708	2.875	93.433	93.433	93.433
3.500	97.199	97.199	97.089	2.750	93.260	93.260	93.260	2.750	92.985	92.985	92.985
3.375	96.742	96.742	96.632	2.625	94.725	94.725	94.725	2.625	94.325	94.325	94.325
3.250	96.303	96.303	96.193	2.500	93.878	93.878	93.878	2.500	93.478	93.478	93.478
3.125	97.642	97.642	97.532	2.375	93.184	93.184	93.184	2.375	92.784	92.784	92.784
3.000	96.280	96.280	96.170	2.250	92.752	92.752	92.752	2.250	92.352	92.352	92.352
2.875	95.671	95.671	95.560	2.125				2.125			

GFFX30HB				GVFX30HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	102.828	102.828	102.794	4.125	99.984	99.984	99.907
4.000	102.292	102.292	102.258	4.000	99.801	99.801	99.724
3.875	101.781	101.781	101.746	3.875	100.351	100.351	100.101
3.750	101.283	101.283	101.246	3.750	100.321	100.321	100.071
3.625	102.071	102.071	102.062	3.625	101.037	101.037	100.943
3.500	101.589	101.589	101.580	3.500	100.929	100.929	100.984
3.375	101.090	101.090	101.144	3.375	100.797	100.797	100.852
3.250	100.930	100.930	100.984	3.250	101.239	101.239	101.096
3.125	101.814	101.814	101.644	3.125	101.588	101.588	101.418
3.000	101.420	101.420	101.250	3.000	101.401	101.401	101.231
2.875	101.046	101.046	100.876	2.875	101.024	101.024	100.854
2.750	100.560	100.560	100.390	2.750	100.576	100.576	100.406
2.625	100.122	100.122	100.036	2.625	99.669	99.669	99.504
2.500	99.817	99.817	99.731	2.500	99.307	99.307	99.142
2.375	99.508	99.508	99.421	2.375	98.878	98.878	98.714
2.250	99.140	99.140	99.052	2.250	98.336	98.336	98.171

Streamline/IRRRL Product Codes			
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL

Government Adjustments				
Government Adjusters				
DTI >= 50% & <55%		-0.250		
DTI >= 55%		-0.500		
FHA Streamline		-0.250		
AUS Refer/Manual UW		-0.375		
LA >=\$50,000 - \$99,999				



2/26/2021
 Effective Time:
 1:27:41 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	101.734		FHA Advantage 30 Yr Fixed Price Adjustments
3.750	100.984		FICO
3.250	99.484		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.**



2/26/2021
Effective Time:
1:27:44 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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.598	103.504	103.410	4.250	103.348	103.254	103.160	4.250	103.348	103.254	103.160	4.250	103.348	103.254	103.160	4.250	103.348	103.254	103.160				
4.125	103.305	103.212	103.118	4.125	103.055	102.962	102.868	4.125	103.055	102.962	102.868	4.125	103.055	102.962	102.868	4.125	103.055	102.962	102.868				
4.000	103.110	103.016	102.922	4.000	102.860	102.766	102.672	4.000	102.860	102.766	102.672	4.000	102.860	102.766	102.672	4.000	102.860	102.766	102.672				
3.875	102.903	102.809	102.716	3.875	102.653	102.559	102.466	3.875	102.653	102.559	102.466	3.875	102.653	102.559	102.466	3.875	102.653	102.559	102.466				
3.750	102.692	102.599	102.505	3.750	102.442	102.349	102.255	3.750	102.442	102.349	102.255	3.750	102.442	102.349	102.255	3.750	102.442	102.349	102.255				
3.625	101.597	101.503	101.409	3.625	101.347	101.253	101.159	3.625	101.347	101.253	101.159	3.625	101.347	101.253	101.159	3.625	101.347	101.253	101.159				
3.500	101.400	101.306	101.213	3.500	101.150	101.056	100.963	3.500	101.150	101.056	100.963	3.500	101.150	101.056	100.963	3.500	101.150	101.056	100.963				
3.375	101.176	101.082	100.989	3.375	100.926	100.832	100.739	3.375	100.926	100.832	100.739	3.375	100.926	100.832	100.739	3.375	100.926	100.832	100.739				
3.250	100.936	100.842	100.748	3.250	100.686	100.592	100.498	3.250	100.686	100.592	100.498	3.250	100.686	100.592	100.498	3.250	100.686	100.592	100.498				
3.125	102.258	102.164	102.070	3.125	102.008	101.914	101.820	3.125	102.008	101.914	101.820	3.125	102.008	101.914	101.820	3.125	102.008	101.914	101.820				
3.000	101.934	101.841	101.747	3.000	101.684	101.591	101.497	3.000	101.684	101.591	101.497	3.000	101.684	101.591	101.497	3.000	101.684	101.591	101.497				
2.875	101.585	101.491	101.398	2.875	101.335	101.241	101.148	2.875	101.335	101.241	101.148	2.875	101.335	101.241	101.148	2.875	101.335	101.241	101.148				
2.750	101.221	101.127	101.033	2.750	100.971	100.877	100.783	2.750	100.971	100.877	100.783	2.750	100.971	100.877	100.783	2.750	100.971	100.877	100.783				
2.625	100.237	100.143	100.050	2.625	99.987	99.893	99.800	2.625	99.987	99.893	99.800	2.625	99.987	99.893	99.800	2.625	99.987	99.893	99.800				
2.500	99.848	99.755	99.661	2.500	99.598	99.505	99.411	2.500	99.598	99.505	99.411	2.500	99.598	99.505	99.411	2.500	99.598	99.505	99.411				
2.375	99.429	99.335	99.241	2.375	99.179	99.085	98.991	2.375	99.179	99.085	98.991	2.375	99.179	99.085	98.991	2.375	99.179	99.085	98.991				
2.250	98.997	98.903	98.810	2.250	98.747	98.653	98.560	2.250	98.747	98.653	98.560	2.250	98.747	98.653	98.560	2.250	98.747	98.653	98.560				

GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 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
3.500	103.251	103.157	103.063	3.500	103.001	102.907	102.813	3.500	103.001	102.907	102.813	3.500	103.001	102.907	102.813
3.375	102.940	102.846	102.752	3.375	102.690	102.596	102.502	3.375	102.690	102.596	102.502	3.375	102.690	102.596	102.502
3.250	102.617	102.523	102.429	3.250	102.367	102.273	102.179	3.250	102.367	102.273	102.179	3.250	102.367	102.273	102.179
3.125	102.801	102.707	102.613	3.125	102.551	102.457	102.363	3.125	102.551	102.457	102.363	3.125	102.551	102.457	102.363
3.000	102.502	102.408	102.315	3.000	102.252	102.158	102.065	3.000	102.252	102.158	102.065	3.000	102.252	102.158	102.065
2.875	102.159	102.065	101.972	2.875	101.909	101.815	101.722	2.875	101.909	101.815	101.722	2.875	101.909	101.815	101.722
2.750	101.802	101.708	101.614	2.750	101.552	101.458	101.364	2.750	101.552	101.458	101.364	2.750	101.552	101.458	101.364
2.625	101.997	101.904	101.810	2.625	101.747	101.654	101.560	2.625	101.747	101.654	101.560	2.625	101.747	101.654	101.560
2.500	101.637	101.543	101.449	2.500	101.387	101.293	101.199	2.500	101.387	101.293	101.199	2.500	101.387	101.293	101.199
2.375	101.262	101.168	101.074	2.375	101.012	100.918	100.824	2.375	101.012	100.918	100.824	2.375	101.012	100.918	100.824
2.250	100.885	100.792	100.698	2.250	100.635	100.542	100.448	2.250	100.635	100.542	100.448	2.250	100.635	100.542	100.448
2.125				2.125				2.125				2.125			
2.000				2.000				2.000				2.000			
1.875				1.875				1.875				1.875			

GSFFX30HB				FHA 30 Yr Fixed HB				GSVFX30H				VA 30 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.000				5.000				5.000				5.000			
4.875				4.875				4.875				4.875			
4.750				4.750				4.750				4.750			
4.625				4.625				4.625				4.625			
4.500				4.500				4.500				4.500			
4.375				4.375				4.375				4.375			
4.250				4.250				4.250				4.250			
4.125	96.662	96.662	96.412	4.125	94.512	94.512	94.512	4.125	94.512	94.512	94.512	4.125	94.512	94.512	94.512
4.000	96.716	96.716	96.466	4.000	94.566	94.566	94.566	4.000	94.566	94.566	94.566	4.000	94.566	94.566	94.566
3.875	96.529	96.529	96.279	3.875	94.379	94.379	94.379	3.875	94.379	94.379	94.379	3.875	94.379	94.379	94.379
3.750	96.598	96.598	96.348	3.750	94.448	94.448	94.448	3.750	94.448	94.448	94.448	3.750	94.448	94.448	94.448
3.625	97.060	97.060	96.810	3.625	94.535	94.535	94.535	3.625	94.535	94.535	94.535	3.625	94.535	94.535	94.535
3.500	97.169	97.169	96.919	3.500	94.769	94.769	94.769	3.500	94.769	94.769	94.769	3.500	94.769	94.769	94.769
3.375	97.216	97.216	96.966	3.375	94.866	94.866	94.866	3.375	94.866	94.866	94.866	3.375	94.866	94.866	94.866
3.250	97.106	97.106	96.856	3.250	94.806	94.806	94.806	3.250	94.806	94.806	94.806	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



2/26/2021
Effective Time:
1:27:47 PM

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

Conventional												
CAMFX30 CAMFX25 Clarity Conforming 30 Yr Fixed				CAMFX20 Clarity Conforming 20 Yr Fixed				CAMFX15 Clarity Conforming 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.037	105.037	104.901	4.250	105.962	105.962	105.853	3.750	105.704	105.704	105.586	
4.000	104.870	104.870	104.780	4.125	105.490	105.490	105.376	3.625	105.236	105.236	105.113	
3.875	104.568	104.568	104.478	4.000	105.105	105.105	105.015	3.500	104.890	104.890	104.793	
3.750	104.116	104.116	104.025	3.875	104.803	104.803	104.713	3.375	104.565	104.565	104.469	
3.625	103.716	103.716	103.626	3.750	104.351	104.351	104.260	3.250	104.223	104.223	104.125	
3.500	103.328	103.328	103.194	3.625	104.114	104.114	104.050	3.125	103.846	103.846	103.743	
3.375	102.789	102.789	102.722	3.500	103.733	103.733	103.667	3.000	103.729	103.729	103.637	
3.250	102.224	102.224	102.155	3.375	103.315	103.315	103.248	2.875	103.392	103.392	103.300	
3.125	101.536	101.536	101.455	3.250	102.763	102.763	102.695	2.750	103.046	103.046	102.953	
3.000	101.042	101.042	100.974	3.125	102.722	102.722	102.656	2.625	102.563	102.563	102.469	
2.990	100.942	100.942	100.874	3.000	102.285	102.285	102.218	2.500	101.804	101.804	101.716	
2.875	100.515	100.515	100.368	2.875	101.798	101.798	101.730	2.375	101.315	101.315	101.227	
2.750	99.768	99.768	99.621	2.750	101.204	101.204	101.137	2.250	100.868	100.868	100.780	
2.625	99.066	99.066	98.988	2.625	100.648	100.648	100.571	2.125	100.162	100.162	100.074	
2.500	98.611	98.611	98.456	2.500	100.202	100.202	100.122	2.000	99.519	99.519	99.431	
2.375	97.624	97.624	97.469	2.375	99.758	99.758	99.677	1.990	99.419	99.419	99.331	
2.250	96.675	96.675	96.591	2.250	99.017	99.017	98.934	1.875	98.734	98.734	98.647	

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	105.332	105.332	105.268	4.250	103.828	103.828	103.703	3.875	103.676	103.676	103.551
3.750	105.212	105.212	105.147	4.125	103.715	103.715	103.590	3.750	103.444	103.444	103.319
3.625	104.911	104.911	104.844	4.000	103.623	103.623	103.498	3.625	103.452	103.452	103.352
3.500	104.426	104.426	104.348	3.875	103.503	103.503	103.378	3.500	103.214	103.214	103.089
3.375	104.245	104.245	104.167	3.750	103.118	103.118	102.993	3.375	103.004	103.004	102.879
3.250	103.807	103.807	103.727	3.625	102.994	102.994	102.869	3.250	102.705	102.705	102.580
3.125	103.826	103.826	103.809	3.500	102.846	102.846	102.721	3.125	102.941	102.941	102.841
3.000	103.831	103.831	103.740	3.375	102.533	102.533	102.408	3.000	102.524	102.524	102.424
2.875	103.539	103.539	103.447	3.250	101.979	101.979	101.854	2.875	102.310	102.310	102.185
2.750	103.171	103.171	103.079	3.125	101.242	101.242	101.117	2.750	102.128	102.128	102.003
2.625	102.662	102.662	102.568	3.000	100.832	100.832	100.707	2.625	102.232	102.232	102.132
2.500	101.941	101.941	101.853	2.875	100.287	100.287	100.162	2.500	101.656	101.656	101.556
2.375	101.518	101.518	101.431	2.750	99.628	99.628	99.503	2.375	101.165	101.165	101.065
2.250	101.066	101.066	100.978	2.625	99.124	99.124	99.024	2.250	100.689	100.689	100.589
2.125	100.362	100.362	100.268	2.500	98.358	98.358	98.240				
2.000	99.731	99.731	99.636	2.375	97.781	97.781	97.681				
1.875	98.718	98.718	98.631	2.250	97.027	97.027	96.927				

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	



2/26/2021
Effective Time:
1:27:51 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	104.672	104.672	104.536	4.250	105.597	105.597	105.488	3.750	105.339	105.339	105.221	
4.000	104.505	104.505	104.415	4.125	105.125	105.125	105.011	3.625	104.871	104.871	104.748	
3.875	104.203	104.203	104.113	4.000	104.740	104.740	104.650	3.500	104.525	104.525	104.428	
3.750	103.751	103.751	103.660	3.875	104.438	104.438	104.348	3.375	104.200	104.200	104.104	
3.625	103.351	103.351	103.261	3.750	103.986	103.986	103.895	3.250	103.858	103.858	103.760	
3.500	102.963	102.963	102.829	3.625	103.749	103.749	103.685	3.125	103.481	103.481	103.378	
3.375	102.424	102.424	102.357	3.500	103.368	103.368	103.302	3.000	103.364	103.364	103.272	
3.250	101.859	101.859	101.790	3.375	102.950	102.950	102.883	2.875	103.027	103.027	102.935	
3.125	101.171	101.171	101.090	3.250	102.398	102.398	102.330	2.750	102.681	102.681	102.588	
3.000	100.677	100.677	100.609	3.125	102.357	102.357	102.291	2.625	102.198	102.198	102.104	
2.990	100.577	100.577	100.509	3.000	101.920	101.920	101.853	2.500	101.439	101.439	101.351	
2.875	100.150	100.150	100.003	2.875	101.433	101.433	101.365	2.375	100.950	100.950	100.862	
2.750	99.403	99.403	99.256	2.750	100.839	100.839	100.772	2.250	100.503	100.503	100.415	
2.625	98.701	98.701	98.623	2.625	100.283	100.283	100.206	2.125	99.797	99.797	99.709	
2.500	98.246	98.246	98.091	2.500	99.837	99.837	99.757	2.000	99.154	99.154	99.066	
2.375	97.259	97.259	97.104	2.375	99.393	99.393	99.312	1.990	99.054	99.054	98.966	
2.250	96.310	96.310	96.226	2.250	98.652	98.652	98.569	1.875	98.369	98.369	98.282	

AMFX30	AMFX25	Conforming 10 Yr Fixed			AMFX30HB	Conforming 30 Yr Fixed HB			AMFX15HB	Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	104.967	104.967	104.903	4.250	103.463	103.463	103.338	3.875	103.311	103.311	103.186	
3.750	104.847	104.847	104.782	4.125	103.350	103.350	103.225	3.750	103.079	103.079	102.954	
3.625	104.546	104.546	104.479	4.000	103.258	103.258	103.133	3.625	103.087	103.087	102.987	
3.500	104.061	104.061	103.983	3.875	103.138	103.138	103.013	3.500	102.849	102.849	102.724	
3.375	103.880	103.880	103.802	3.750	102.753	102.753	102.628	3.375	102.639	102.639	102.514	
3.250	103.442	103.442	103.362	3.625	102.629	102.629	102.504	3.250	102.340	102.340	102.215	
3.125	103.461	103.461	103.444	3.500	102.481	102.481	102.356	3.125	102.576	102.576	102.476	
3.000	103.466	103.466	103.375	3.375	102.168	102.168	102.043	3.000	102.159	102.159	102.059	
2.875	103.174	103.174	103.082	3.250	101.614	101.614	101.489	2.875	101.945	101.945	101.820	
2.750	102.806	102.806	102.714	3.125	100.877	100.877	100.752	2.750	101.763	101.763	101.638	
2.625	102.297	102.297	102.203	3.000	100.467	100.467	100.342	2.625	101.867	101.867	101.767	
2.500	101.576	101.576	101.488	2.875	99.922	99.922	99.797	2.500	101.291	101.291	101.191	
2.375	101.153	101.153	101.066	2.750	99.263	99.263	99.138	2.375	100.800	100.800	100.700	
2.250	100.701	100.701	100.613	2.625	98.759	98.759	98.659	2.250	100.324	100.324	100.224	
2.125	99.997	99.997	99.903	2.500	97.993	97.993	97.875					
2.000	99.366	99.366	99.271	2.375	97.416	97.416	97.316					
1.875	98.353	98.353	98.266	2.250	96.662	96.662	96.562					

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			
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI
AMFX25LPMI	ARFX25LPMI	CF 25yr fix LPMI	AMFX25HBLPMI
AMFX20LPMI	ARFX20LPMI	CF 20yr fix LPMI	AMFX20HBLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI
			AMFX30SCLPMI
			AMFX15SCLPMI
			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	-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
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	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160			



2/26/2021
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Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.250	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



2/26/2021
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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	104.987	104.987	104.826	4.250	102.263	102.263	102.060		
4.125	104.919	104.919	104.775	4.125	102.555	102.555	102.422		
4.000	104.731	104.731	104.587	4.000	102.369	102.369	102.236		
3.875	104.246	104.246	104.099	3.875	101.861	101.861	101.724		
3.750	103.931	103.931	103.779	3.750	101.640	101.640	101.497		
3.625	103.517	103.517	103.358	3.625	101.285	101.285	101.165		
3.500	102.861	102.861	102.697	3.500	101.026	101.026	100.906		
3.375	102.283	102.283	102.211	3.375	100.711	100.711	100.735		
3.250	101.733	101.733	101.656	3.250	100.472	100.472	100.349		
3.125	101.049	101.049	100.966	3.125	100.042	100.042	99.970		
3.000	100.241	100.241	100.195	3.000	99.542	99.542	99.469		
2.875	99.677	99.677	99.628	2.875	98.956	98.956	98.885		
2.750	99.009	99.009	98.954	2.750	98.385	98.385	98.308		
2.625	98.183	98.183	98.123	2.625	97.644	97.644	97.561		
2.500	97.300	97.300	97.234	2.500	96.890	96.890	96.801		

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



2/26/2021
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 1:28:00 PM

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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	104.108	104.108	103.998	4.250	101.030	101.030	100.919
4.125	103.815	103.815	103.740	4.125	101.127	101.127	101.052
4.000	103.649	103.649	103.572	4.000	100.918	100.918	100.840
3.875	103.158	103.158	103.077	3.875	100.442	100.442	100.362
3.750	102.840	102.840	102.755	3.750	100.180	100.180	100.095
3.625	102.957	102.957	102.866	3.625	101.097	101.097	101.006
3.500	102.746	102.746	102.646	3.500	100.871	100.871	100.772
3.375	102.334	102.334	102.232	3.375	100.516	100.516	100.414
3.250	101.719	101.719	101.614	3.250	100.029	100.029	99.923
3.125	101.067	101.067	101.006	3.125	100.261	100.261	100.200
3.000	100.504	100.504	100.443	3.000	99.735	99.735	99.674
2.875	99.851	99.851	99.783	2.875	99.018	99.018	98.951
2.750	99.140	99.140	99.067	2.750	98.343	98.343	98.270
2.625	98.486	98.486	98.368	2.625	97.695	97.695	97.577
2.500	97.772	97.772	97.648	2.500	97.025	97.025	96.901

Home Possible Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.500
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Loan Amount Adjustments

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

HomeReady Cumulative LLPA Cap

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

CONVENTIONAL LENDER FEE BUYOUT

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



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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

General Adjustments

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

**Exempt are Loan balances ≤ 125,000

CONVENTIONAL LENDER FEE BUYOUT

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