

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, March 1, 2021

Rate Sheet # 1

9:13 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)
[theLender accepts transferred appraisals.](#)

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.



3/1/2021
 Effective Time:
 9:14:06 AM

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

Advantage FHA 100% DPA PROGRAM		
DPA30	FHA Advantage 30 Yr Fixed	DPA 2nd
Rate	30 Day	10 Yr Fixed @ 6% Rate Par Pricing
4.250	103.578	FHA Advantage 30 Yr Fixed Price Adjustments
3.750	102.828	FICO Adjustment
3.250	101.328	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.**



3/1/2021
Effective Time:
9:14:08 AM

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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	103.724	103.630	103.537	4.250	103.474	103.380	103.287				
4.125	103.369	103.275	103.181	4.125	103.119	103.025	102.931				
4.000	103.173	103.080	102.986	4.000	102.923	102.830	102.736				
3.875	102.967	102.873	102.779	3.875	102.717	102.623	102.529				
3.750	102.756	102.662	102.569	3.750	102.506	102.412	102.319				
3.625	101.865	101.771	101.677	3.625	101.615	101.521	101.427				
3.500	101.668	101.574	101.481	3.500	101.418	101.324	101.231				
3.375	101.444	101.350	101.256	3.375	101.194	101.100	101.006				
3.250	101.204	101.110	101.016	3.250	100.954	100.860	100.766				
3.125	102.237	102.144	102.050	3.125	101.987	101.894	101.800				
3.000	101.914	101.820	101.727	3.000	101.664	101.570	101.477				
2.875	101.565	101.471	101.377	2.875	101.315	101.221	101.127				
2.750	101.201	101.107	101.013	2.750	100.951	100.857	100.763				
2.625	100.356	100.263	100.169	2.625	100.106	100.013	99.919				
2.500	99.968	99.874	99.780	2.500	99.718	99.624	99.530				
2.375	99.548	99.455	99.361	2.375	99.298	99.205	99.111				
2.250	99.117	99.023	98.929	2.250	98.867	98.773	98.679				
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	103.207	103.114	103.020	3.500	102.957	102.864	102.770				
3.375	102.896	102.803	102.709	3.375	102.646	102.553	102.459				
3.250	102.573	102.480	102.386	3.250	102.323	102.230	102.136				
3.125	102.794	102.700	102.606	3.125	102.544	102.450	102.356				
3.000	102.495	102.401	102.308	3.000	102.245	102.151	102.058				
2.875	102.152	102.058	101.965	2.875	101.902	101.808	101.715				
2.750	101.795	101.701	101.607	2.750	101.545	101.451	101.357				
2.625	101.895	101.801	101.707	2.625	101.645	101.551	101.457				
2.500	101.534	101.441	101.347	2.500	101.284	101.191	101.097				
2.375	101.159	101.066	100.972	2.375	100.909	100.816	100.722				
2.250	100.783	100.689	100.595	2.250	100.533	100.439	100.345				
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	96.901	96.901	96.651	4.125	94.751	94.751	94.751				
4.000	96.879	96.879	96.629	4.000	94.729	94.729	94.729				
3.875	96.696	96.696	96.446	3.875	94.546	94.546	94.546				
3.750	96.744	96.744	96.494	3.750	94.594	94.594	94.594				
3.625	97.892	97.892	97.642	3.625	95.367	95.367	95.367				
3.500	97.807	97.807	97.557	3.500	95.407	95.407	95.407				
3.375	97.842	97.842	97.592	3.375	95.492	95.492	95.492				
3.250	97.713	97.713	97.463	3.250	95.413	95.413	95.413				

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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9:14:12 AM

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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	105.345	105.345	105.251	4.250	106.044	106.044	105.939	3.750	105.523	105.523	105.403	
4.000	105.225	105.225	105.130	4.125	105.580	105.580	105.486	3.625	105.245	105.245	105.221	
3.875	104.921	104.921	104.826	4.000	105.460	105.460	105.365	3.500	104.967	104.967	104.881	
3.750	104.470	104.470	104.375	3.875	105.156	105.156	105.061	3.375	104.646	104.646	104.560	
3.625	104.172	104.172	104.024	3.750	104.705	104.705	104.610	3.250	104.302	104.302	104.214	
3.500	103.972	103.972	103.817	3.625	104.578	104.578	104.517	3.125	104.064	104.064	104.049	
3.375	103.377	103.377	103.222	3.500	104.207	104.207	104.127	3.000	104.024	104.024	103.935	
3.250	102.838	102.838	102.683	3.375	103.764	103.764	103.701	2.875	103.664	103.664	103.575	
3.125	102.186	102.186	102.032	3.250	103.214	103.214	103.148	2.750	103.326	103.326	103.234	
3.000	101.842	101.842	101.688	3.125	103.192	103.192	103.127	2.625	102.845	102.845	102.754	
2.990	101.742	101.742	101.588	3.000	102.760	102.760	102.695	2.500	102.138	102.138	102.051	
2.875	101.356	101.356	101.201	2.875	102.277	102.277	102.212	2.375	101.677	101.677	101.589	
2.750	100.616	100.616	100.461	2.750	101.688	101.688	101.623	2.250	101.237	101.237	101.151	
2.625	99.897	99.897	99.742	2.625	101.070	101.070	100.963	2.125	100.538	100.538	100.450	
2.500	99.139	99.139	98.972	2.500	100.574	100.574	100.509	2.000	99.904	99.904	99.818	
2.375	98.158	98.158	97.989	2.375	100.046	100.046	99.957	1.990	99.804	99.804	99.718	
2.250	96.949	96.949	96.860	2.250	99.314	99.314	99.225	1.875	99.127	99.127	99.041	

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	105.250	105.250	105.168	4.250	103.898	103.898	103.773	3.875	103.942	103.942	103.817
3.750	105.135	105.135	105.053	4.125	104.424	104.424	104.299	3.750	103.710	103.710	103.585
3.625	104.842	104.842	104.756	4.000	104.177	104.177	104.052	3.625	103.927	103.927	103.802
3.500	104.539	104.539	104.470	3.875	103.810	103.810	103.685	3.500	103.615	103.615	103.490
3.375	104.361	104.361	104.291	3.750	103.346	103.346	103.221	3.375	103.405	103.405	103.280
3.250	103.924	103.924	103.871	3.625	103.722	103.722	103.597	3.250	103.110	103.110	102.985
3.125	104.159	104.159	104.143	3.500	103.430	103.430	103.305	3.125	103.413	103.413	103.288
3.000	104.095	104.095	104.007	3.375	103.015	103.015	102.890	3.000	103.312	103.312	103.187
2.875	103.802	103.802	103.713	3.250	102.467	102.467	102.342	2.875	103.025	103.025	102.900
2.750	103.436	103.436	103.346	3.125	101.812	101.812	101.687	2.750	102.715	102.715	102.590
2.625	102.930	102.930	102.839	3.000	101.401	101.401	101.276	2.625	102.496	102.496	102.396
2.500	102.314	102.314	102.228	2.875	100.860	100.860	100.735	2.500	101.920	101.920	101.820
2.375	101.872	101.872	101.784	2.750	100.206	100.206	100.081	2.375	101.429	101.429	101.329
2.250	101.425	101.425	101.339	2.625	99.664	99.664	99.539	2.250	100.953	100.953	100.853
2.125	100.572	100.572	100.484	2.500	98.942	98.942	98.817				
2.000	99.918	99.918	99.849	2.375	98.116	98.116	97.991				
1.875	99.091	99.091	99.005	2.250	97.346	97.346	97.221				

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	



Table with columns: Conventional, AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Rows include Rate, 15 Day, 30 Day, 45 Day for various loan types and amounts.

Table with columns: FHLMC Codes, LPMI Product Codes. Includes sub-tables for ARFX30, ARFX25, ARFX20, ARFX15 and FNMA, FHLMC, AMFX30HBLPMI, AMFX30SCLPMI, AMFX30LPMI, AMFX30SLPMI, AMFX15HBLPMI, AMFX15SCLPMI, AMFX15LPMI, AMFX15SLPMI.

Table: Conventional Adjustment. LTV / FICO Adjusters: All Products w/Terms > 15 years only. Grid showing adjustments based on LTV and FICO score bins.

Table: LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Grid showing adjustments based on LTV and FICO score bins.

Table: Loans with Secondary Financing. All Loans with Sub Financing: -0.375. The below adds also apply: Grid with LTV and CLTV values.

Table: High Balance Loan Adjusters. Cash-Out Refinance: -1.000; Purchase or Rate and Term Refinance: -0.250.

Table: General Adjustments. Grid with columns: DESCRIPTION, <=60, >60-70, >70-75, >75-80, >80-85, >85-90, >90-95, >95.

Table: Loan Amount Adjustments. LA >=\$50,000 - \$99,999: -0.750; LA >=\$100,000 - \$124,999: -0.375; LA > \$124,999 - LIMIT: 0.000.

Table: LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Grid with columns: >25 Yr Term, Coverage, FICO 760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-655, 620-639.

Table: Adjustments. Grid with columns: Adjustments, FICO 760+, 740-759, 720-739, 700-719, 680-699, 660-679, 640-655, 620-639.

Table: CONVENTIONAL LENDER FEE BUYOUT. Grid with columns: Loan Amount, Fee Buyout.

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



3/1/2021
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9:14:19 AM

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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



3/1/2021
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9:14:25 AM

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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	105.126	105.126	104.964	4.250	102.474	102.474	102.273		
4.125	105.112	105.112	104.969	4.125	102.774	102.774	102.643		
4.000	104.945	104.945	104.802	4.000	102.604	102.604	102.472		
3.875	104.466	104.466	104.320	3.875	102.101	102.101	101.966		
3.750	104.139	104.139	103.987	3.750	101.869	101.869	101.728		
3.625	103.709	103.709	103.551	3.625	101.797	101.797	101.679		
3.500	103.146	103.146	103.078	3.500	101.543	101.543	101.425		
3.375	102.703	102.703	102.632	3.375	101.353	101.353	101.237		
3.250	102.144	102.144	102.067	3.250	100.962	100.962	100.840		
3.125	101.455	101.455	101.372	3.125	100.562	100.562	100.492		
3.000	100.725	100.725	100.679	3.000	100.063	100.063	99.993		
2.875	100.158	100.158	100.110	2.875	99.485	99.485	99.416		
2.750	99.492	99.492	99.437	2.750	98.918	98.918	98.843		
2.625	98.670	98.670	98.610	2.625	98.180	98.180	98.099		
2.500	97.897	97.897	97.869	2.500	97.433	97.433	97.346		

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



3/1/2021
Effective Time:
9:14:28 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
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	104.129	104.129	104.076	4.250	101.198	101.198	100.993				
4.125	103.971	103.971	103.875	4.125	101.537	101.537	101.326				
4.000	103.792	103.792	103.696	4.000	101.314	101.314	101.103				
3.875	103.304	103.304	103.209	3.875	100.842	100.842	100.632				
3.750	102.992	102.992	102.896	3.750	100.585	100.585	100.374				
3.625	103.322	103.322	103.221	3.625	101.342	101.342	101.160				
3.500	103.083	103.083	102.980	3.500	101.089	101.089	100.905				
3.375	102.680	102.680	102.576	3.375	100.742	100.742	100.557				
3.250	102.077	102.077	101.971	3.250	100.265	100.265	100.079				
3.125	101.519	101.519	101.436	3.125	100.508	100.508	100.386				
3.000	100.967	100.967	100.882	3.000	99.993	99.993	99.870				
2.875	100.324	100.324	100.239	2.875	99.286	99.286	99.162				
2.750	99.585	99.585	99.499	2.750	98.583	98.583	98.458				
2.625	99.044	99.044	98.905	2.625	98.136	98.136	97.963				
2.500	98.383	98.383	98.241	2.500	97.519	97.519	97.343				

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



3/1/2021
Effective Time:
9:14:32 AM

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