

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Tuesday, March 2, 2021

Rate Sheet # 1

9:18 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.



3/2/2021  
Effective Time:  
9:19:12 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	105.555	105.555	105.288	4.250	105.082	105.082	104.815	4.250	106.251	106.251	106.001	4.125	107.153	107.153	106.903	4.125	107.153	107.153	106.903	4.000	106.343	106.343	106.093	3.875	105.279	105.279	105.029	3.750	105.001	105.001	104.751
4.125	105.138	105.138	104.921	4.125	104.484	104.484	104.267	4.125	107.153	107.153	106.903	4.000	106.343	106.343	106.093	3.875	105.279	105.279	105.029	3.750	105.001	105.001	104.751	3.625	105.127	105.127	104.877	3.500	104.029	104.029	103.831
4.000	104.602	104.602	104.385	4.000	104.011	104.011	103.794	4.000	106.343	106.343	106.093	3.875	105.279	105.279	105.029	3.750	105.001	105.001	104.751	3.625	104.425	104.425	104.227	3.500	104.029	104.029	103.831	3.375	103.808	103.808	103.610
3.875	104.695	104.695	104.478	3.875	103.859	103.859	103.642	3.875	105.279	105.279	105.029	3.750	104.577	104.577	104.360	3.625	103.808	103.808	103.610	3.500	103.750	103.750	103.552	3.375	103.808	103.808	103.610	3.250	103.750	103.750	103.552
3.750	104.577	104.577	104.360	3.750	103.782	103.782	103.565	3.750	105.001	105.001	104.751	3.625	104.425	104.425	104.227	3.500	103.808	103.808	103.610	3.375	103.750	103.750	103.552	3.250	103.808	103.808	103.610	3.125	103.069	103.069	102.966
3.625	104.425	104.425	104.227	3.625	103.328	103.328	103.130	3.625	104.577	104.577	104.360	3.500	104.227	104.227	104.029	3.375	103.808	103.808	103.610	3.250	103.750	103.750	103.552	3.125	103.069	103.069	102.966	3.000	102.638	102.638	102.534
3.500	104.029	104.029	103.831	3.500	103.237	103.237	103.039	3.500	104.239	104.239	103.989	3.375	104.239	104.239	103.989	3.250	103.750	103.750	103.552	3.125	103.069	103.069	102.966	3.000	102.638	102.638	102.534	2.875	102.271	102.271	102.168
3.375	103.808	103.808	103.610	3.375	102.975	102.975	102.777	3.375	104.239	104.239	103.989	3.250	103.750	103.750	103.552	3.125	103.069	103.069	102.966	3.000	102.638	102.638	102.534	2.875	102.271	102.271	102.168	2.750	102.164	102.164	102.061
3.250	103.750	103.750	103.552	3.250	103.290	103.290	103.092	3.250	104.349	104.349	104.099	3.125	103.392	103.392	103.142	3.000	102.967	102.967	102.717	2.875	102.544	102.544	102.294	2.750	102.164	102.164	102.061	2.625	101.088	101.088	101.007
3.125	103.069	103.069	102.966	3.125	102.674	102.674	102.572	3.125	104.349	104.349	104.099	3.000	102.967	102.967	102.717	2.875	102.544	102.544	102.294	2.750	102.385	102.385	102.135	2.625	101.088	101.088	101.007	2.500	100.935	100.935	100.846
3.000	102.638	102.638	102.534	3.000	102.335	102.335	102.233	3.000	104.349	104.349	104.099	2.875	102.544	102.544	102.294	2.750	102.385	102.385	102.135	2.625	100.817	100.817	100.727	2.500	100.935	100.935	100.846	2.375	100.657	100.657	100.567
2.875	102.271	102.271	102.168	2.875	101.833	101.833	101.719	2.875	102.544	102.544	102.294	2.750	102.385	102.385	102.135	2.625	100.817	100.817	100.727	2.500	100.690	100.690	100.601	2.375	100.935	100.935	100.846	2.250	100.322	100.322	100.233
2.750	102.164	102.164	102.061	2.750	101.514	101.514	101.411	2.750	102.385	102.385	102.135	2.625	100.817	100.817	100.727	2.500	100.690	100.690	100.601	2.375	100.690	100.690	100.601	2.250	100.322	100.322	100.233	2.125	99.322	99.322	99.233
2.625	101.088	101.088	101.007	2.625	100.610	100.610	100.522	2.625	100.817	100.817	100.727	2.500	100.690	100.690	100.601	2.375	100.690	100.690	100.601	2.250	100.322	100.322	100.233	2.125	99.322	99.322	99.233	2.000	99.322	99.322	99.233
2.500	100.935	100.935	100.846	2.500	100.285	100.285	100.196	2.500	100.690	100.690	100.601	2.375	100.690	100.690	100.601	2.250	100.322	100.322	100.233	2.125	99.322	99.322	99.233	2.000	99.322	99.322	99.233	1.875	99.322	99.322	99.233
2.375	100.657	100.657	100.567	2.375	99.857	99.857	99.767	2.375	100.262	100.262	100.172	2.250	100.322	100.322	100.233	2.125	99.322	99.322	99.233	2.000	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.750	99.322	99.322	99.233
2.250	100.322	100.322	100.233	2.250	99.322	99.322	99.233	2.250	100.262	100.262	100.172	2.125	99.322	99.322	99.233	2.000	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.625	99.322	99.322	99.233
2.125	99.322	99.322	99.233	2.125	99.322	99.322	99.233	2.125	99.322	99.322	99.233	2.000	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.500	99.322	99.322	99.233
2.000	99.322	99.322	99.233	2.000	99.322	99.322	99.233	2.000	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.375	99.322	99.322	99.233
1.875	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.875	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.250	99.322	99.322	99.233
1.750	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.750	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.125	99.322	99.322	99.233
1.625	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.625	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.000	99.322	99.322	99.233
1.500	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.500	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.000	99.322	99.322	99.233	0.875	99.322	99.322	99.233
1.375	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.375	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.000	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.750	99.322	99.322	99.233
1.250	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.250	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.000	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.625	99.322	99.322	99.233
1.125	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.125	99.322	99.322	99.233	1.000	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.500	99.322	99.322	99.233
1.000	99.322	99.322	99.233	1.000	99.322	99.322	99.233	1.000	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.375	99.322	99.322	99.233
0.875	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.875	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.250	99.322	99.322	99.233
0.750	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.750	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.125	99.322	99.322	99.233
0.625	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.625	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.125	99.322	99.322	99.233	0.000	99.322	99.322	99.233
0.500	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.500	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.125	99.322	99.322	99.233	0.000	99.322	99.322	99.233	-0.125	99.322	99.322	99.233
0.375	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.375	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.125	99.322	99.322	99.233	0.000	99.322	99.322	99.233	-0.125	99.322	99.322	99.233	-0.250	99.322	99.322	99.233
0.250	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.250	99.322	99.322	99.233	0.125	99.322	99.322	99.233	0.000	99.322	99.322	99.233	-0.125	99.322	99.322	99.233	-0.250	99.322	99.322	99.233	-0.375			



3/2/2021  
 Effective Time:  
 9:19:17 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	<b>FHA Advantage 30 Yr Fixed Price Adjustments</b>
3.750	102.828	<b>FICO</b>
3.250	101.328	<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.**



3/2/2021  
Effective Time:  
9:19:20 AM

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

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.817	103.723	103.629	4.250	103.567	103.473	103.379				
4.125	103.353	103.260	103.166	4.125	103.103	103.010	102.916				
4.000	103.158	103.064	102.970	4.000	102.908	102.814	102.720				
3.875	102.951	102.857	102.763	3.875	102.701	102.607	102.513				
3.750	102.740	102.647	102.553	3.750	102.490	102.397	102.303				
3.625	102.052	101.958	101.865	3.625	101.802	101.708	101.615				
3.500	101.856	101.762	101.668	3.500	101.606	101.512	101.418				
3.375	101.631	101.538	101.444	3.375	101.381	101.288	101.194				
3.250	101.391	101.297	101.204	3.250	101.141	101.047	100.954				
3.125	102.596	102.502	102.408	3.125	102.346	102.252	102.158				
3.000	102.272	102.179	102.085	3.000	102.022	101.929	101.835				
2.875	101.923	101.829	101.736	2.875	101.673	101.579	101.486				
2.750	101.559	101.465	101.372	2.750	101.309	101.215	101.122				
2.625	100.810	100.716	100.622	2.625	100.560	100.466	100.372				
2.500	100.421	100.327	100.233	2.500	100.171	100.077	99.983				
2.375	100.001	99.908	99.814	2.375	99.751	99.658	99.564				
2.250	99.570	99.476	99.382	2.250	99.320	99.226	99.132				
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	103.416	103.322	103.229	3.500	103.166	103.072	102.979				
3.375	103.105	103.011	102.918	3.375	102.855	102.761	102.668				
3.250	102.782	102.688	102.594	3.250	102.532	102.438	102.344				
3.125	103.010	102.917	102.823	3.125	102.760	102.667	102.573				
3.000	102.712	102.618	102.524	3.000	102.462	102.368	102.274				
2.875	102.369	102.275	102.181	2.875	102.119	102.025	101.931				
2.750	102.011	101.917	101.824	2.750	101.761	101.667	101.574				
2.625	102.104	102.010	101.916	2.625	101.854	101.760	101.666				
2.500	101.744	101.650	101.556	2.500	101.494	101.400	101.306				
2.375	101.368	101.275	101.181	2.375	101.118	101.025	100.931				
2.250	100.992	100.898	100.805	2.250	100.742	100.648	100.555				
2.125				2.125							
2.000				2.000							
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				
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	96.898	96.898	96.648	4.125	94.748	94.748	94.748				
4.000	96.876	96.876	96.626	4.000	94.726	94.726	94.726				
3.875	96.693	96.693	96.443	3.875	94.543	94.543	94.543				
3.750	96.741	96.741	96.491	3.750	94.591	94.591	94.591				
3.625	98.014	98.014	97.764	3.625	95.489	95.489	95.489				
3.500	97.929	97.929	97.679	3.500	95.529	95.529	95.529				
3.375	97.963	97.963	97.713	3.375	95.613	95.613	95.613				
3.250	97.834	97.834	97.584	3.250	95.534	95.534	95.534				

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



3/2/2021  
Effective Time:  
9:19:23 AM

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	105.342	105.342	105.192	4.250	106.040	106.040	105.921	3.750	105.495	105.495	105.365	
4.000	105.173	105.173	105.048	4.125	105.599	105.599	105.472	3.625	105.174	105.174	105.129	
3.875	104.851	104.851	104.754	4.000	105.380	105.380	105.283	3.500	104.937	104.937	104.836	
3.750	104.410	104.410	104.313	3.875	105.086	105.086	104.989	3.375	104.620	104.620	104.520	
3.625	104.109	104.109	104.050	3.750	104.645	104.645	104.548	3.250	104.281	104.281	104.178	
3.500	103.799	103.799	103.652	3.625	104.537	104.537	104.479	3.125	104.006	104.006	103.993	
3.375	103.235	103.235	103.172	3.500	104.159	104.159	104.101	3.000	103.992	103.992	103.905	
3.250	102.688	102.688	102.610	3.375	103.746	103.746	103.685	2.875	103.676	103.676	103.586	
3.125	102.043	102.043	101.913	3.250	103.207	103.207	103.145	2.750	103.333	103.333	103.242	
3.000	101.708	101.708	101.561	3.125	103.203	103.203	103.141	2.625	102.852	102.852	102.759	
2.990	101.608	101.608	101.461	3.000	102.775	102.775	102.713	2.500	102.163	102.163	102.076	
2.875	101.239	101.239	101.093	2.875	102.300	102.300	102.238	2.375	101.733	101.733	101.645	
2.750	100.513	100.513	100.366	2.750	101.714	101.714	101.653	2.250	101.290	101.290	101.201	
2.625	99.802	99.802	99.655	2.625	101.342	101.342	101.254	2.125	100.586	100.586	100.496	
2.500	99.305	99.305	99.136	2.500	100.804	100.804	100.713	2.000	99.950	99.950	99.867	
2.375	98.330	98.330	98.161	2.375	100.301	100.301	100.218	1.990	99.850	99.850	99.767	
2.250	97.208	97.208	97.122	2.250	99.570	99.570	99.485	1.875	99.171	99.171	99.087	

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	105.345	105.345	105.255	4.250	103.968	103.968	103.843	3.875	103.993	103.993	103.868
3.750	105.241	105.241	105.148	4.125	104.517	104.517	104.392	3.750	103.764	103.764	103.639
3.625	104.956	104.956	104.860	4.000	104.270	104.270	104.145	3.625	103.964	103.964	103.839
3.500	104.519	104.519	104.436	3.875	103.907	103.907	103.782	3.500	103.559	103.559	103.434
3.375	104.352	104.352	104.269	3.750	103.448	103.448	103.323	3.375	103.353	103.353	103.228
3.250	103.916	103.916	103.874	3.625	103.812	103.812	103.687	3.250	103.060	103.060	102.935
3.125	104.086	104.086	104.074	3.500	103.523	103.523	103.398	3.125	103.419	103.419	103.319
3.000	104.090	104.090	104.002	3.375	103.111	103.111	102.986	3.000	103.273	103.273	103.148
2.875	103.797	103.797	103.708	3.250	102.567	102.567	102.442	2.875	102.990	102.990	102.865
2.750	103.428	103.428	103.337	3.125	101.928	101.928	101.803	2.750	102.679	102.679	102.554
2.625	102.919	102.919	102.827	3.000	101.543	101.543	101.418	2.625	102.513	102.513	102.413
2.500	102.356	102.356	102.269	2.875	101.003	101.003	100.878	2.500	101.936	101.936	101.836
2.375	101.913	101.913	101.825	2.750	100.350	100.350	100.225	2.375	101.369	101.369	101.269
2.250	101.463	101.463	101.374	2.625	99.813	99.813	99.688	2.250	100.893	100.893	100.793
2.125	100.633	100.633	100.549	2.500	99.087	99.087	98.962				
2.000	100.008	100.008	99.922	2.375	98.363	98.363	98.263				
1.875	99.121	99.121	99.030	2.250	97.609	97.609	97.509				

### CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

#### Clarity Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



3/2/2021  
Effective Time:  
9:19:27 AM

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

Conventional												
AMFX30	AMFX25	Conforming 30 Yr Fixed			AMFX20	Conforming 20 Yr Fixed			AMFX15	Conforming 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	104.977	104.977	104.827	4.250	105.675	105.675	105.556	3.750	105.130	105.130	105.000	
4.000	104.808	104.808	104.683	4.125	105.234	105.234	105.107	3.625	104.809	104.809	104.764	
3.875	104.486	104.486	104.389	4.000	105.015	105.015	104.918	3.500	104.572	104.572	104.471	
3.750	104.045	104.045	103.948	3.875	104.721	104.721	104.624	3.375	104.255	104.255	104.155	
3.625	103.744	103.744	103.685	3.750	104.280	104.280	104.183	3.250	103.916	103.916	103.813	
3.500	103.434	103.434	103.287	3.625	104.172	104.172	104.114	3.125	103.641	103.641	103.628	
3.375	102.870	102.870	102.807	3.500	103.794	103.794	103.736	3.000	103.627	103.627	103.540	
3.250	102.323	102.323	102.245	3.375	103.381	103.381	103.320	2.875	103.311	103.311	103.221	
3.125	101.678	101.678	101.548	3.250	102.842	102.842	102.780	2.750	102.968	102.968	102.877	
3.000	101.343	101.343	101.196	3.125	102.838	102.838	102.776	2.625	102.487	102.487	102.394	
2.990	101.243	101.243	101.096	3.000	102.410	102.410	102.348	2.500	101.798	101.798	101.711	
2.875	100.874	100.874	100.728	2.875	101.935	101.935	101.873	2.375	101.368	101.368	101.280	
2.750	100.148	100.148	100.001	2.750	101.349	101.349	101.288	2.250	100.925	100.925	100.836	
2.625	99.437	99.437	99.290	2.625	100.977	100.977	100.889	2.125	100.221	100.221	100.131	
2.500	98.940	98.940	98.771	2.500	100.439	100.439	100.348	2.000	99.585	99.585	99.502	
2.375	97.965	97.965	97.796	2.375	99.936	99.936	99.853	1.990	99.485	99.485	99.402	
2.250	96.843	96.843	96.757	2.250	99.205	99.205	99.120	1.875	98.806	98.806	98.722	

AMFX10	Conforming 10 Yr Fixed			AMFX30HB	Conforming 30 Yr Fixed HB			AMFX15HB	Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.980	104.980	104.890	4.250	103.603	103.603	103.478	3.875	103.628	103.628	103.503
3.750	104.876	104.876	104.783	4.125	104.152	104.152	104.027	3.750	103.399	103.399	103.274
3.625	104.591	104.591	104.495	4.000	103.905	103.905	103.780	3.625	103.599	103.599	103.474
3.500	104.154	104.154	104.071	3.875	103.542	103.542	103.417	3.500	103.194	103.194	103.069
3.375	103.987	103.987	103.904	3.750	103.083	103.083	102.958	3.375	102.988	102.988	102.863
3.250	103.551	103.551	103.509	3.625	103.447	103.447	103.322	3.250	102.695	102.695	102.570
3.125	103.721	103.721	103.709	3.500	103.158	103.158	103.033	3.125	103.054	103.054	102.954
3.000	103.725	103.725	103.637	3.375	102.746	102.746	102.621	3.000	102.908	102.908	102.783
2.875	103.432	103.432	103.343	3.250	102.202	102.202	102.077	2.875	102.625	102.625	102.500
2.750	103.063	103.063	102.972	3.125	101.563	101.563	101.438	2.750	102.314	102.314	102.189
2.625	102.554	102.554	102.462	3.000	101.178	101.178	101.053	2.625	102.148	102.148	102.048
2.500	101.991	101.991	101.904	2.875	100.638	100.638	100.513	2.500	101.571	101.571	101.471
2.375	101.548	101.548	101.460	2.750	99.985	99.985	99.860	2.375	101.004	101.004	100.904
2.250	101.098	101.098	101.009	2.625	99.448	99.448	99.323	2.250	100.528	100.528	100.428
2.125	100.268	100.268	100.184	2.500	98.722	98.722	98.597				
2.000	99.643	99.643	99.557	2.375	97.998	97.998	97.898				
1.875	98.756	98.756	98.665	2.250	97.244	97.244	97.144				

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes			
FNMA	FHLMC	FNMA	FHLMC
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI
			ARFX30SCLPMI
			ARFX15SCLPMI
			CF 30yr fix High Balance LPMI
			CF 15yr fix High Balance LPMI

**Conventional Adjustment**

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

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-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	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	
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	640-655	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	640-655	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
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A
Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190
	85.01%-90% LTV							



3/2/2021  
Effective Time:  
9:19:31 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.250	101.500	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



3/2/2021  
Effective Time:  
9:19:35 AM

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

Fannie Mae HomeReady									
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.125	105.125	104.953	4.250	102.471	102.471	102.261		
4.125	105.222	105.222	105.067	4.125	102.878	102.878	102.735		
4.000	105.055	105.055	104.900	4.000	102.712	102.712	102.569		
3.875	104.587	104.587	104.428	3.875	102.220	102.220	102.073		
3.750	104.274	104.274	104.109	3.750	102.000	102.000	101.847		
3.625	103.859	103.859	103.688	3.625	101.851	101.851	101.718		
3.500	103.203	103.203	103.105	3.500	101.599	101.599	101.467		
3.375	102.750	102.750	102.665	3.375	101.412	101.412	101.281		
3.250	102.199	102.199	102.107	3.250	101.032	101.032	100.895		
3.125	101.521	101.521	101.423	3.125	100.663	100.663	100.576		
3.000	100.838	100.838	100.775	3.000	100.171	100.171	100.088		
2.875	100.280	100.280	100.214	2.875	99.606	99.606	99.519		
2.750	99.620	99.620	99.547	2.750	99.043	99.043	98.950		
2.625	98.801	98.801	98.721	2.625	98.308	98.308	98.208		
2.500	98.105	98.105	98.057	2.500	97.560	97.560	97.453		

**HomeReady Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

**HomeReady Cumulative LLPA Cap**

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

**Loan Amount Adjustments**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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





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Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.216	104.216	104.118	4.250	101.274	101.274	101.022				
4.125	104.130	104.130	104.021	4.125	101.652	101.652	101.427				
4.000	103.949	103.949	103.839	4.000	101.427	101.427	101.200				
3.875	103.459	103.459	103.350	3.875	100.953	100.953	100.727				
3.750	103.146	103.146	103.036	3.750	100.695	100.695	100.468				
3.625	103.447	103.447	103.326	3.625	101.527	101.527	101.329				
3.500	103.207	103.207	103.082	3.500	101.272	101.272	101.071				
3.375	102.800	102.800	102.674	3.375	100.921	100.921	100.718				
3.250	102.192	102.192	102.065	3.250	100.440	100.440	100.236				
3.125	101.622	101.622	101.523	3.125	100.741	100.741	100.609				
3.000	101.067	101.067	100.967	3.000	100.224	100.224	100.091				
2.875	100.421	100.421	100.319	2.875	99.515	99.515	99.381				
2.750	99.680	99.680	99.576	2.750	98.809	98.809	98.673				
2.625	99.092	99.092	98.934	2.625	98.287	98.287	98.100				
2.500	98.386	98.386	98.224	2.500	97.625	97.625	97.434				

**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