



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, March 3, 2021

Rate Sheet # 1

9:10 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.](#)

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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.



3/3/2021
 Effective Time:
 9:10:42 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
3.250	101.328	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.**



3/3/2021
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9:10:47 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	103.739	103.645	103.551	4.250	103.489	103.395	103.301				
4.125	103.401	103.308	103.214	4.125	103.151	103.058	102.964				
4.000	103.206	103.112	103.018	4.000	102.956	102.862	102.768				
3.875	102.999	102.905	102.811	3.875	102.749	102.655	102.561				
3.750	102.788	102.695	102.601	3.750	102.538	102.445	102.351				
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	102.472	102.378	102.284	3.125	102.222	102.128	102.034				
3.000	102.149	102.055	101.961	3.000	101.899	101.805	101.711				
2.875	101.799	101.706	101.612	2.875	101.549	101.456	101.362				
2.750	101.435	101.341	101.248	2.750	101.185	101.091	100.998				
2.625	100.528	100.435	100.341	2.625	100.278	100.185	100.091				
2.500	100.140	100.046	99.952	2.500	99.890	99.796	99.702				
2.375	99.720	99.626	99.533	2.375	99.470	99.376	99.283				
2.250	99.289	99.195	99.101	2.250	99.039	98.945	98.851				
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	103.363	103.269	103.175	3.500	103.113	103.019	102.925				
3.375	103.052	102.958	102.864	3.375	102.802	102.708	102.614				
3.250	102.729	102.635	102.541	3.250	102.479	102.385	102.291				
3.125	102.899	102.805	102.711	3.125	102.649	102.555	102.461				
3.000	102.600	102.506	102.412	3.000	102.350	102.256	102.162				
2.875	102.257	102.163	102.069	2.875	102.007	101.913	101.819				
2.750	101.900	101.806	101.712	2.750	101.650	101.556	101.462				
2.625	101.947	101.854	101.760	2.625	101.697	101.604	101.510				
2.500	101.587	101.493	101.399	2.500	101.337	101.243	101.149				
2.375	101.212	101.118	101.024	2.375	100.962	100.868	100.774				
2.250	100.835	100.742	100.648	2.250	100.585	100.492	100.398				
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	96.865	96.865	96.615	4.125	94.715	94.715	94.715				
4.000	96.919	96.919	96.669	4.000	94.769	94.769	94.769				
3.875	96.732	96.732	96.482	3.875	94.582	94.582	94.582				
3.750	96.801	96.801	96.551	3.750	94.651	94.651	94.651				
3.625	97.838	97.838	97.588	3.625	95.313	95.313	95.313				
3.500	97.948	97.948	97.698	3.500	95.548	95.548	95.548				
3.375	97.994	97.994	97.744	3.375	95.644	95.644	95.644				
3.250	97.864	97.864	97.614	3.250	95.564	95.564	95.564				

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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9:10:50 AM

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Conventional															
CAMFX30	Clarity Conforming 30 Yr Fixed				CAMFX20	Clarity Conforming 20 Yr Fixed				CAMFX15	Clarity Conforming 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	105.485	105.485	105.337	4.250	106.144	106.144	106.028	3.750	105.787	105.787	105.658	3.625	105.340	105.340	105.205
4.000	105.335	105.335	105.188	4.125	105.721	105.721	105.624	3.500	105.066	105.066	104.967	3.375	104.746	104.746	104.647
3.875	104.986	104.986	104.886	4.000	105.547	105.547	105.450	3.250	104.408	104.408	104.306	3.125	104.034	104.034	103.974
3.750	104.562	104.562	104.447	3.875	105.221	105.221	105.121	3.000	103.946	103.946	103.861	2.875	103.642	103.642	103.557
3.625	104.251	104.251	104.198	3.750	104.781	104.781	104.682	2.750	103.302	103.302	103.216	2.625	102.818	102.818	102.731
3.500	103.905	103.905	103.788	3.625	104.806	104.806	104.754	2.500	102.084	102.084	102.004	2.375	101.699	101.699	101.619
3.375	103.374	103.374	103.319	3.500	104.477	104.477	104.424	2.250	101.253	101.253	101.171	2.125	100.543	100.543	100.462
3.250	102.806	102.806	102.724	3.375	104.021	104.021	103.965	2.000	99.911	99.911	99.824	1.875	99.133	99.133	99.044
3.125	102.163	102.163	102.024	3.250	103.489	103.489	103.431	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
3.000	101.667	101.667	101.521	3.125	103.255	103.255	103.192	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.990	101.567	101.567	101.421	3.000	102.834	102.834	102.770	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.875	101.200	101.200	101.053	2.875	102.360	102.360	102.296	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.750	100.474	100.474	100.328	2.750	101.775	101.775	101.710	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.625	99.766	99.766	99.619	2.625	101.106	101.106	101.030	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.500	99.213	99.213	99.043	2.500	100.563	100.563	100.486	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.375	98.242	98.242	98.071	2.375	100.038	100.038	99.949	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044
2.250	97.186	97.186	97.094	2.250	99.311	99.311	99.220	1.990	99.811	99.811	99.724	1.875	99.133	99.133	99.044

CAMFX10	Clarity Conforming 10 Yr Fixed				CAMFX30HB	Clarity Conforming 30 Yr Fixed HB				CAMFX15HB	Clarity Conforming 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	105.379	105.379	105.293	4.250	104.043	104.043	103.918	3.875	103.932	103.932	103.807	3.750	103.706	103.706	103.581
3.750	105.275	105.275	105.187	4.125	104.687	104.687	104.562	3.625	103.965	103.965	103.865	3.500	103.599	103.599	103.474
3.625	104.992	104.992	104.900	4.000	104.441	104.441	104.316	3.375	103.391	103.391	103.266	3.250	103.097	103.097	102.972
3.500	104.644	104.644	104.563	3.875	104.075	104.075	103.950	3.125	103.434	103.434	103.334	3.000	103.295	103.295	103.170
3.375	104.478	104.478	104.397	3.750	103.614	103.614	103.489	2.875	103.013	103.013	102.888	2.750	102.703	102.703	102.578
3.250	104.043	104.043	103.959	3.625	103.967	103.967	103.842	2.625	102.469	102.469	102.369	2.500	101.890	101.890	101.790
3.125	104.080	104.080	104.074	3.500	103.672	103.672	103.547	2.375	101.364	101.364	101.264	2.250	100.893	100.893	100.793
3.000	104.020	104.020	103.935	3.375	103.260	103.260	103.135	2.125	100.900	100.900	100.800	2.000	99.992	99.992	99.905
2.875	103.666	103.666	103.581	3.250	102.713	102.713	102.588	1.875	99.764	99.764	99.639	1.750	99.035	99.035	98.910
2.750	103.296	103.296	103.210	3.125	102.020	102.020	101.895	1.625	98.280	98.280	98.180	1.500	97.527	97.527	97.427
2.625	102.784	102.784	102.697	3.000	101.568	101.568	101.443	1.375	97.674	97.674	97.539	1.250	96.935	96.935	96.810
2.500	102.238	102.238	102.154	2.875	101.025	101.025	100.900	1.125	96.367	96.367	96.242	1.000	95.628	95.628	95.503
2.375	101.801	101.801	101.716	2.750	100.367	100.367	100.242	0.875	94.964	94.964	94.839	0.750	94.190	94.190	94.065
2.250	101.348	101.348	101.262	2.625	99.764	99.764	99.639	0.625	93.355	93.355	93.230	0.500	92.576	92.576	92.451
2.125	100.694	100.694	100.608	2.500	99.035	99.035	98.910	0.375	91.810	91.810	91.685	0.250	91.031	91.031	90.906
2.000	99.992	99.992	99.905	2.375	98.280	98.280	98.180	0.125	90.367	90.367	90.242	0.000	89.588	89.588	89.463
1.875	99.234	99.234	99.145	2.250	97.527	97.527	97.427	0.000	88.810	88.810	88.685	0.000	88.100	88.100	87.975

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMBA 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	



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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	101.625	101.500	4.250	101.500	101.375			
4.125	101.500	101.375	4.125	101.250	101.125			
4.000	101.250	101.125	4.000	101.000	100.875			
3.875	101.000	100.875	3.875	100.625	100.500			
3.750	100.625	100.500	3.750	100.250	100.125			
3.625	100.250	100.125	3.625	100.000	99.875			
3.500	100.000	99.875	3.500	99.750	99.625			
3.375	99.750	99.625	3.375	99.375	99.250			
3.250	99.375	99.250	3.250	99.000	98.875			
3.125	99.000	98.875	3.125	98.500	98.375			
3.000	98.500	98.375	3.000	98.000	97.875			
2.875	98.000	97.875	2.875	97.250	97.125			
2.750	97.250	97.125	2.750	96.375	96.250			
2.625	96.375	96.250	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	100.875	100.750	4.375	101.000	100.875	4.375	100.875	100.750
4.250	100.625	100.500	4.250	100.875	100.750	4.250	100.625	100.500
4.125	100.375	100.250	4.125	100.625	100.500	4.125	100.375	100.250
4.000	100.125	100.000	4.000	100.375	100.250	4.000	100.125	100.000
3.875	99.875	99.750	3.875	100.125	100.000	3.875	99.875	99.750
3.750	99.625	99.500	3.750	99.875	99.750	3.750	99.625	99.500
3.625	99.375	99.250	3.625	99.625	99.500	3.625	99.375	99.250
3.500	99.125	99.000	3.500	99.375	99.250	3.500	99.125	99.000
3.375	98.875	98.750	3.375	99.125	99.000	3.375	98.875	98.750
3.250	98.500	98.375	3.250	98.875	98.750	3.250	98.500	98.375
3.125	98.125	98.000	3.125	98.500	98.375	3.125	98.125	98.000
3.000	97.625	97.500	3.000	98.125	98.000	3.000	97.625	97.500
2.875	97.125	97.000	2.875	97.625	97.500	2.875	97.125	97.000
2.750			2.750	97.125	97.000	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



3/3/2021
Effective Time:
9:11:01 AM

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Email: lockdesk@memortgage.com
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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	105.225	105.225	105.054	4.250	102.571	102.571	102.361		
4.125	105.354	105.354	105.200	4.125	103.013	103.013	102.870		
4.000	105.209	105.209	105.054	4.000	102.866	102.866	102.723		
3.875	104.750	104.750	104.592	3.875	102.382	102.382	102.236		
3.750	104.440	104.440	104.275	3.750	102.165	102.165	102.012		
3.625	104.030	104.030	103.859	3.625	101.995	101.995	101.863		
3.500	103.380	103.380	103.232	3.500	101.744	101.744	101.612		
3.375	102.879	102.879	102.796	3.375	101.431	101.431	101.429		
3.250	102.333	102.333	102.243	3.250	101.181	101.181	101.045		
3.125	101.657	101.657	101.561	3.125	100.688	100.688	100.601		
3.000	100.848	100.848	100.786	3.000	100.196	100.196	100.108		
2.875	100.291	100.291	100.225	2.875	99.617	99.617	99.530		
2.750	99.631	99.631	99.558	2.750	99.055	99.055	98.962		
2.625	98.814	98.814	98.735	2.625	98.322	98.322	98.222		
2.500	98.065	98.065	98.018	2.500	97.576	97.576	97.470		

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



3/3/2021
 Effective Time:
 9:11:05 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	104.345	104.345	104.260	4.250	101.370	101.370	101.130				
4.125	104.358	104.358	104.268	4.125	101.865	101.865	101.657				
4.000	104.177	104.177	104.087	4.000	101.639	101.639	101.432				
3.875	103.685	103.685	103.595	3.875	101.163	101.163	100.956				
3.750	103.366	103.366	103.276	3.750	100.900	100.900	100.693				
3.625	103.675	103.675	103.565	3.625	101.757	101.757	101.570				
3.500	103.430	103.430	103.318	3.500	101.497	101.497	101.308				
3.375	103.017	103.017	102.903	3.375	101.141	101.141	100.950				
3.250	102.405	102.405	102.290	3.250	100.656	100.656	100.463				
3.125	101.729	101.729	101.640	3.125	100.908	100.908	100.791				
3.000	101.175	101.175	101.085	3.000	100.393	100.393	100.273				
2.875	100.522	100.522	100.430	2.875	99.676	99.676	99.555				
2.750	99.770	99.770	99.677	2.750	98.960	98.960	98.838				
2.625	99.058	99.058	98.905	2.625	98.260	98.260	98.078				
2.500	98.344	98.344	98.187	2.500	97.590	97.590	97.404				

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



3/3/2021
 Effective Time:
 9:11:10 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