

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, April 5, 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.](#)
[meMortgage 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

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4/5/2021
Effective Time:
9:13:26 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	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	105.085	105.085	104.919	4.250	104.667	104.667	104.502	4.250	105.896	105.896	105.646	4.250	105.896	105.896	105.646	4.250	105.896	105.896	105.646	4.250	107.180	107.180	106.930	4.250	105.896	105.896	105.646	4.250	107.180	107.180	106.930
4.125	105.034	105.034	104.887	4.125	104.433	104.433	104.285	4.125	107.180	107.180	106.930	4.125	107.180	107.180	106.930	4.125	107.180	107.180	106.930	4.125	104.928	104.928	104.678	4.125	105.416	105.416	105.166	4.125	104.928	104.928	104.678
4.000	104.435	104.435	104.288	4.000	103.907	103.907	103.760	4.000	106.296	106.296	106.046	4.000	106.296	106.296	106.046	4.000	106.296	106.296	106.046	4.000	103.895	103.895	103.645	4.000	104.928	104.928	104.678	4.000	103.895	103.895	103.645
3.875	104.502	104.502	104.354	3.875	103.831	103.831	103.694	3.875	105.416	105.416	105.166	3.875	105.416	105.416	105.166	3.875	105.416	105.416	105.166	3.875	103.703	103.703	103.453	3.875	104.928	104.928	104.678	3.875	103.895	103.895	103.645
3.750	105.106	105.106	104.959	3.750	103.613	103.613	103.465	3.750	104.928	104.928	104.678	3.750	104.928	104.928	104.678	3.750	104.928	104.928	104.678	3.750	103.509	103.509	103.259	3.750	103.703	103.703	103.453	3.750	103.895	103.895	103.645
3.625	104.568	104.568	104.438	3.625	103.193	103.193	103.049	3.625	104.296	104.296	104.046	3.625	104.296	104.296	104.046	3.625	104.296	104.296	104.046	3.625	103.300	103.300	103.050	3.625	103.509	103.509	103.259	3.625	103.703	103.703	103.453
3.500	104.155	104.155	104.150	3.500	102.943	102.943	102.938	3.500	104.046	104.046	103.796	3.500	104.046	104.046	103.796	3.500	104.046	104.046	103.796	3.500	103.193	103.193	102.943	3.500	103.300	103.300	103.050	3.500	103.509	103.509	103.259
3.375	103.865	103.865	103.735	3.375	102.463	102.463	102.458	3.375	103.895	103.895	103.645	3.375	103.895	103.895	103.645	3.375	103.895	103.895	103.645	3.375	102.943	102.943	102.938	3.375	103.193	103.193	102.943	3.375	103.300	103.300	103.050
3.250	103.995	103.995	103.827	3.250	102.605	102.605	102.475	3.250	103.703	103.703	103.453	3.250	103.703	103.703	103.453	3.250	103.703	103.703	103.453	3.250	102.605	102.605	102.475	3.250	102.943	102.943	102.938	3.250	103.193	103.193	102.943
3.125	103.411	103.411	103.306	3.125	102.125	102.125	102.125	3.125	103.509	103.509	103.259	3.125	103.509	103.509	103.259	3.125	103.509	103.509	103.259	3.125	102.125	102.125	102.125	3.125	102.605	102.605	102.475	3.125	102.943	102.943	102.938
3.000	102.995	102.995	102.890	3.000	101.639	101.639	101.505	3.000	103.300	103.300	103.050	3.000	103.300	103.300	103.050	3.000	103.300	103.300	103.050	3.000	102.125	102.125	102.125	3.000	102.605	102.605	102.475	3.000	102.943	102.943	102.938
2.875	102.528	102.528	102.423	2.875	101.172	101.172	101.023	2.875	103.193	103.193	102.943	2.875	103.193	103.193	102.943	2.875	103.193	103.193	102.943	2.875	101.639	101.639	101.505	2.875	102.605	102.605	102.475	2.875	102.943	102.943	102.938
2.750	102.104	102.104	101.998	2.750	100.726	100.726	100.598	2.750	103.049	103.049	102.799	2.750	103.049	103.049	102.799	2.750	103.049	103.049	102.799	2.750	101.505	101.505	101.356	2.750	102.605	102.605	102.475	2.750	102.943	102.943	102.938
2.625	100.482	100.482	100.393	2.625	99.929	99.929	99.748	2.625	102.943	102.943	102.693	2.625	102.943	102.943	102.693	2.625	102.943	102.943	102.693	2.625	101.356	101.356	101.207	2.625	102.605	102.605	102.475	2.625	102.943	102.943	102.938
2.500	100.122	100.122	100.033	2.500	99.482	99.482	99.383	2.500	102.799	102.799	102.549	2.500	102.799	102.799	102.549	2.500	102.799	102.799	102.549	2.500	101.207	101.207	101.058	2.500	102.605	102.605	102.475	2.500	102.943	102.943	102.938
2.375	99.651	99.651	99.562	2.375	99.023	99.023	98.912	2.375	102.645	102.645	102.395	2.375	102.645	102.645	102.395	2.375	102.645	102.645	102.395	2.375	101.058	101.058	100.909	2.375	102.605	102.605	102.475	2.375	102.943	102.943	102.938
2.250	99.178	99.178	99.089	2.250	98.551	98.551	98.439	2.250	102.499	102.499	102.249	2.250	102.499	102.499	102.249	2.250	102.499	102.499	102.249	2.250	100.909	100.909	100.760	2.250	102.605	102.605	102.475	2.250	102.943	102.943	102.938

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.375	101.921	101.921	101.761	4.375	102.001	102.001	101.841	4.375	96.751	96.751	96.638	4.375	96.751	96.751	96.638	4.375	96.751	96.751	96.638	4.375	96.657	96.657	96.544	4.375	96.751	96.751	96.638	4.375	96.657	96.657	96.544
4.125	104.422	104.422	104.281	4.125	104.259	104.259	104.118	4.125	96.657	96.657	96.544	4.125	96.657	96.657	96.544	4.125	96.657	96.657	96.544	4.125	98.796	98.796	98.666	4.125	96.657	96.657	96.544	4.125	96.657	96.657	96.544
4.000	104.302	104.302	104.160	4.000	104.196	104.196	104.055	4.000	96.544	96.544	96.431	4.000	96.544	96.544	96.431	4.000	96.544	96.544	96.431	4.000	97.120	97.120	96.990	4.000	96.657	96.657	96.544	4.000	96.657	96.657	96.544
3.875	104.059	104.059	103.917	3.875	104.026	104.026	103.884	3.875	96.431	96.431	96.318	3.875	96.431	96.431	96.318	3.875	96.431	96.431	96.318	3.875	96.663	96.663	96.534	3.875	96.657	96.657	96.544	3.875	96.657	96.657	96.544
3.750	103.703	103.703	103.561	3.750	103.760	103.760	103.619	3.750	96.318	96.318	96.205	3.750	96.318	96.318	96.205	3.750	96.318	96.318	96.205	3.750	96.224	96.224	96.095	3.750	96.657	96.657	96.544	3.750	96.657	96.657	96.544
3.625	103.869	103.869	103.745	3.625	103.571	103.571	103.448	3.625	96.205	96.205	96.092	3.625	96.205	96.205	96.092	3.625	96.205	96.205	96.092	3.625	96.553	96.553	96.440	3.625	96.657	96.657	96.544	3.625	96.657	96.657	96.544
3.500	103.726	103.726	103.602	3.500	103.509	103.509	103.385	3.500	96.092	96.092	95.979	3.500	96.092	96.092	95.979	3.500	96.092	96.092	95.979	3.500	96.191	96.191	96.078	3.500	96.657	96.657	96.544	3.500	96.657	96.657	96.544
3.375	103.281	103.281	103.157	3.375	103.174	103.174	103.050	3.375	95.979	95.979	95.866	3.375	95.979	95.979	95.866	3.375	95.979	95.979	95.866	3.375	95.582	95.582	95.469	3.375	96.657	96.657	96.544	3.375	96.657	96.657	96.544
3.250	102.795	102.795	102.712	3.250	102.816	102.816	102.693	3.250	95.866	95.866	95.753	3.250	95.866	95.866	95.753	3.250	95.866	95.866	95.753	3.250	95.582	95.582	95.469	3.250	96.657	96.657	96.544	3.250	96.657	96.657	96.544
3.125	102.615	102.615	102.509	3.125	102.198	102.198	102.093	3.125	95.753	95.753	95.640	3.125	95.753	95.753	95.640	3.125	95.753	95.753	95.640	3.125	95.582	95.582	95.469	3.125	96.657	96.657	96.544	3.125	96.657	96.657	96.544
3.000	102.128	102.128	102.023	3.000	101.836	101.836	101.730	3.000	95.640	95.640	95.527	3.000	95.640	95.640	95.527	3.000	95.640	95.640	95.527	3.000	95.582	95.582	95.469	3.000	96.657	96.657	96.544	3.000	96.657	96.657	96.544
2.875	101.733	101.733	101.709	2.875	101.483	101.483	101.459	2.875	95.527	95.527	95.414	2.875	95.527	95.527	95.414	2.875	95.527	95.527	95.414	2.875	95.582	95.582	95.469	2.875	96.657	96.657	96.544	2.875	96.657	96.657	96.544
2.750	102.223	102.223	102.198	2.750	101.973	101.973	101.948	2.750	95.414	95.414	95.301	2.750	95.414	95.414	95.301	2.750	95.414	95.414	95.301	2.750	95.582	95.582	95.469	2.750	96.657	96.657	96.544	2.750	96.657	96.657	96.544

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.875	96.501	96.501	96.388	3.125	95.514	95.514	95.514	3.125	94.444	94.444	94.444	3.125	95.264	95.264	95.264	3.125	95.264	95.264	95.264	3.125	94.444		



4/5/2021
 Effective Time:
 9:13:29 AM

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

theNADA FHA 100% PROGRAM		
TNFHA30	theNADA FHA 30 Yr Fixed	theNADA 2nd 10 Yr Fixed @ 6% Rate Par Pricing
Rate	30 Day	theNADA 30 Yr Fixed Price Adjustments
4.250	102.688	
3.750	101.938	
3.250	100.438	
		FICO
		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

- theNADA 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
 - theNADA is not available in the State Washington (WA)
 - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
- Note: Loan must be U/W Approved status before you can request your lock.**



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Government STRETCH													
GSFFX30				GSFFX25				FHA 30 Yr Fixed					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	103.786	103.692	103.598	4.250	103.536	103.442	103.348						
4.125	103.671	103.577	103.483	4.125	103.421	103.327	103.233						
4.000	103.474	103.381	103.287	4.000	103.224	103.131	103.037						
3.875	103.250	103.157	103.063	3.875	103.000	102.907	102.813						
3.750	102.986	102.892	102.799	3.750	102.736	102.642	102.549						
3.625	102.594	102.500	102.406	3.625	102.344	102.250	102.156						
3.500	102.270	102.176	102.082	3.500	102.020	101.926	101.832						
3.375	101.920	101.826	101.732	3.375	101.670	101.576	101.482						
3.250	101.543	101.449	101.355	3.250	101.293	101.199	101.105						
3.125	102.046	101.952	101.858	3.125	101.796	101.702	101.608						
3.000	101.656	101.562	101.468	3.000	101.406	101.312	101.218						
2.875	101.234	101.140	101.047	2.875	100.984	100.890	100.797						
2.750	100.795	100.701	100.607	2.750	100.545	100.451	100.357						
2.625	99.954	99.860	99.767	2.625	99.704	99.610	99.517						
2.500	99.503	99.409	99.315	2.500	99.253	99.159	99.065						
2.375	99.041	98.947	98.853	2.375	98.791	98.697	98.603						
2.250	98.572	98.478	98.384	2.250	98.322	98.228	98.134						
GSFFX15				FHA 15 Yr Fixed					GSVFX15				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.500	103.471	103.378	103.284	3.500	103.221	103.128	103.034						
3.375	103.135	103.042	102.948	3.375	102.885	102.792	102.698						
3.250	102.785	102.691	102.597	3.250	102.535	102.441	102.347						
3.125	102.397	102.303	102.209	3.125	102.147	102.053	101.959						
3.000	102.048	101.954	101.861	3.000	101.798	101.704	101.611						
2.875	101.674	101.580	101.486	2.875	101.424	101.330	101.236						
2.750	101.296	101.203	101.109	2.750	101.046	100.953	100.859						
2.625	101.167	101.073	100.979	2.625	100.917	100.823	100.729						
2.500	100.794	100.700	100.606	2.500	100.544	100.450	100.356						
2.375	100.413	100.320	100.226	2.375	100.163	100.070	99.976						
2.250	100.032	99.938	99.844	2.250	99.782	99.688	99.594						
2.125				2.125									
2.000				2.000									
1.875				1.875									
GSFFX30HB				FHA 30 Yr Fixed HB					GSVFX30H				
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									
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	96.927	96.927	96.677	4.125	94.777	94.777	94.777						
4.000	96.923	96.923	96.673	4.000	94.773	94.773	94.773						
3.875	96.982	96.982	96.732	3.875	94.832	94.832	94.832						
3.750	96.931	96.931	96.681	3.750	94.781	94.781	94.781						
3.625	98.333	98.333	98.083	3.625	95.808	95.808	95.808						
3.500	98.304	98.304	98.054	3.500	95.904	95.904	95.904						
3.375	98.190	98.190	97.940	3.375	95.840	95.840	95.840						
3.250	98.134	98.134	97.884	3.250	95.859	95.859	95.859						

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	-1.000	-1.000
600-619	-2.000	-2.000
580-599	-3.000	n/a

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



4/5/2021
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9:13:35 AM

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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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																				
4.125	105.040	105.040	105.024	4.250	105.747	105.747	105.851	3.750	105.782	105.782	105.633	4.125	105.383	105.383	105.364	3.625	105.263	105.263	105.117	3.750	104.308	104.308	104.293	4.000	105.192	105.192	105.173	3.500	104.748	104.748	104.602	3.375	104.147	104.147	104.136	3.875	104.806	104.806	104.788	3.250	104.029	104.029	103.890	3.500	103.358	103.358	103.193	3.625	104.588	104.588	104.526	3.125	103.594	103.594	103.547	3.375	102.847	102.847	102.682	3.500	104.235	104.235	104.172	3.000	103.621	103.621	103.547	3.250	102.285	102.285	102.120	3.375	103.691	103.691	103.628	2.875	103.213	103.213	103.140	3.125	101.912	101.912	101.747	3.250	103.082	103.082	103.018	2.750	102.836	102.836	102.762	3.000	101.474	101.474	101.325	3.125	102.435	102.435	102.386	2.625	102.322	102.322	102.248	2.990	101.374	101.374	101.225	3.000	101.927	101.927	101.878	2.500	101.636	101.636	101.549	2.875	100.680	100.680	100.530	2.875	101.354	101.354	101.305	2.375	101.185	101.185	101.099	2.750	99.922	99.922	99.772	2.750	100.694	100.694	100.646	2.250	100.655	100.655	100.565	2.625	98.717	98.717	98.567	2.625	99.794	99.794	99.756	2.125	100.042	100.042	99.899	2.500	97.944	97.944	97.801	2.500	98.881	98.881	98.795	2.000	99.362	99.362	99.218	2.375	97.070	97.070	96.927	2.375	98.306	98.306	98.265	1.990	99.262	99.262	99.118	2.250	95.759	95.759	95.717	2.250	97.498	97.498	97.456	1.875	98.474	98.474	98.390

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	105.687	105.687	105.534	4.250	102.357	102.357	102.232	3.875	103.211	103.211	103.086	3.750	103.008	103.008	102.883
3.750	105.384	105.384	105.264	4.125	103.230	103.230	103.105	3.625	104.351	104.351	104.251	3.500	103.892	103.892	103.792
3.625	104.991	104.991	104.885	4.000	102.935	102.935	102.810	3.375	103.498	103.498	103.398	3.250	103.056	103.056	102.956
3.500	104.428	104.428	104.310	3.875	102.514	102.514	102.389	3.125	103.183	103.183	103.083	3.000	102.739	102.739	102.639
3.375	104.222	104.222	104.102	3.750	102.014	102.014	101.889	2.875	102.249	102.249	102.149	2.750	101.816	101.816	101.716
3.250	103.813	103.813	103.746	3.625	102.909	102.909	102.784	2.625	101.672	101.672	101.572	2.500	101.078	101.078	100.978
3.125	103.874	103.874	103.827	3.500	102.572	102.572	102.447	2.375	100.559	100.559	100.459	2.250	100.060	100.060	99.960
3.000	103.830	103.830	103.755	3.375	102.124	102.124	101.999	2.125	99.312	99.312	99.212	2.000	98.000	98.000	97.900
2.875	103.395	103.395	103.323	3.250	101.538	101.538	101.413	1.990	96.829	96.829	96.729	1.875	95.269	95.269	95.144
2.750	102.997	102.997	102.924	3.125	100.782	100.782	100.657	1.750	94.800	94.800	94.700	1.625	93.000	93.000	92.900
2.625	102.839	102.839	102.765	3.000	100.035	100.035	99.910	1.500	91.394	91.394	91.294	1.375	89.728	89.728	89.642
2.500	102.313	102.313	102.226	2.875	99.312	99.312	99.212	1.250	88.000	88.000	87.900	1.125	86.100	86.100	85.975
2.375	101.861	101.861	101.774	2.750	98.629	98.629	98.529	1.000	84.000	84.000	83.900	0.875	82.000	82.000	81.900
2.250	101.394	101.394	101.307	2.625	97.800	97.800	97.675	0.750	80.000	80.000	79.900	0.625	78.000	78.000	77.900
2.125	100.728	100.728	100.642	2.500	97.039	97.039	96.914	0.500	76.000	76.000	75.900	0.375	74.000	74.000	73.900
2.000	100.016	100.016	99.931	2.375	96.100	96.100	95.975	0.250	72.000	72.000	71.900	0.125	70.000	70.000	69.900
1.875	99.254	99.254	99.169	2.250	95.269	95.269	95.144	0.000	70.000	70.000	69.900	0.000	68.000	68.000	67.900

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



4/5/2021
Effective Time:
9:13:38 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	104.848	104.848	104.724		4.250	105.382	105.382	105.486		3.750	105.417	105.417	105.268		
4.000	104.547	104.547	104.477		4.125	105.018	105.018	104.999		3.625	104.898	104.898	104.752		
3.875	104.139	104.139	104.030		4.000	104.827	104.827	104.808		3.500	104.383	104.383	104.237		
3.750	103.950	103.950	103.836		3.875	104.473	104.473	104.423		3.375	104.025	104.025	103.885		
3.625	103.418	103.418	103.310		3.750	103.992	103.992	103.978		3.250	103.664	103.664	103.525		
3.500	103.058	103.058	102.893		3.625	104.227	104.227	104.161		3.125	103.229	103.229	103.182		
3.375	102.547	102.547	102.382		3.500	103.875	103.875	103.807		3.000	103.256	103.256	103.182		
3.250	101.985	101.985	101.820		3.375	103.422	103.422	103.263		2.875	102.848	102.848	102.775		
3.125	101.612	101.612	101.447		3.250	102.830	102.830	102.653		2.750	102.471	102.471	102.397		
3.000	101.174	101.174	101.025		3.125	102.311	102.311	102.021		2.625	101.957	101.957	101.883		
2.990	101.074	101.074	100.925		3.000	101.832	101.832	101.513		2.500	101.271	101.271	101.184		
2.875	100.380	100.380	100.230		2.875	101.281	101.281	101.003		2.375	100.820	100.820	100.734		
2.750	99.622	99.622	99.472		2.750	100.608	100.608	100.345		2.250	100.290	100.290	100.200		
2.625	98.417	98.417	98.267		2.625	99.796	99.796	99.581		2.125	99.677	99.677	99.534		
2.500	97.644	97.644	97.501		2.500	99.064	99.064	98.731		2.000	98.997	98.997	98.853		
2.375	96.770	96.770	96.627		2.375	98.441	98.441	98.055		1.990	98.897	98.897	98.753		
2.250	95.964	95.964	95.759		2.250	97.635	97.635	97.307		1.875	98.109	98.109	98.025		

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	105.322	105.322	105.300		4.250	101.992	101.992	101.867		3.875	102.846	102.846	102.721		
3.750	105.300	105.300	105.300		4.125	102.865	102.865	102.740		3.750	102.643	102.643	102.518		
3.625	104.972	104.972	104.856		4.000	102.570	102.570	102.445		3.625	103.986	103.986	103.886		
3.500	104.324	104.324	104.208		3.875	102.149	102.149	102.024		3.500	103.527	103.527	103.427		
3.375	104.015	104.015	103.873		3.750	101.649	101.649	101.524		3.375	103.133	103.133	103.033		
3.250	103.722	103.722	103.580		3.625	102.544	102.544	102.419		3.250	102.691	102.691	102.591		
3.125	103.509	103.509	103.462		3.500	102.207	102.207	102.082		3.125	102.818	102.818	102.718		
3.000	103.465	103.465	103.390		3.375	101.759	101.759	101.634		3.000	102.374	102.374	102.274		
2.875	103.030	103.030	102.958		3.250	101.173	101.173	101.048		2.875	101.884	101.884	101.784		
2.750	102.632	102.632	102.559		3.125	100.417	100.417	100.292		2.750	101.451	101.451	101.351		
2.625	102.474	102.474	102.400		3.000	99.670	99.670	99.545		2.625	101.307	101.307	101.207		
2.500	101.948	101.948	101.861		2.875	98.947	98.947	98.847		2.500	100.713	100.713	100.613		
2.375	101.496	101.496	101.409		2.750	98.264	98.264	98.164		2.375	100.194	100.194	100.094		
2.250	101.029	101.029	100.942		2.625	97.435	97.435	97.310		2.250	99.695	99.695	99.595		
2.125	100.458	100.458	100.277		2.500	96.674	96.674	96.549							
2.000	99.845	99.845	99.660		2.375	95.735	95.735	95.610							
1.875	98.889	98.889	98.804		2.250	94.904	94.904	94.779							

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	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI	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	-2.250	-2.750	-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		
The below adds also apply:		-0.375
LTV	CLTV	
≤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	-3.500	-3.625	-3.625	-5.000	-5.875	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	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	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

CONVENTIONAL LENDER FEE BUYOUT		
50,000 - 74,999	-2.190	190,000 - 249,999
75,000 - 99,999	-1.460	250,000 - 299,999
100,000 - 139,999	-1.095	300,000 - 349,999
140,000 - 189,999	-0.782	350,000 - 499,999
		>=500,000
		-0.219

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



4/5/2021
Effective Time:
9:13:41 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.625	101.500	4.750	101.750	101.625			
4.625	101.250	101.125	4.625	101.625	101.500			
4.500	101.125	101.000	4.500	101.375	101.250			
4.375	101.000	100.875	4.375	101.125	101.000			
4.250	100.750	100.625	4.250	100.750	100.625			
4.125	100.250	100.125	4.125	100.375	100.250			
4.000	100.000	99.875	4.000	100.125	100.000			
3.875	99.875	99.750	3.875	99.875	99.750			
3.750	99.750	99.625	3.750	99.500	99.375			
3.625	99.625	99.500	3.625	99.125	99.000			
3.500	99.500	99.375	3.500	98.625	98.500			
3.375	99.250	99.125	3.375	98.125	98.000			
3.250	99.000	98.875	3.250	97.375	97.250			
3.125	98.500	98.375	3.125	96.500	96.375			
3.000	98.000	97.875	3.000					
2.875			2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.125	101.000	4.750	101.250	101.125	4.750	101.125	101.000
4.625	100.875	100.750	4.625	101.125	101.000	4.625	100.875	100.750
4.500	100.625	100.500	4.500	100.875	100.750	4.500	100.625	100.500
4.375	100.375	100.250	4.375	100.625	100.500	4.375	100.375	100.250
4.250	100.125	100.000	4.250	100.375	100.250	4.250	100.125	100.000
4.125	99.875	99.750	4.125	100.125	100.000	4.125	99.875	99.750
4.000	99.625	99.500	4.000	99.875	99.750	4.000	99.625	99.500
3.875	99.375	99.250	3.875	99.625	99.500	3.875	99.375	99.250
3.750	99.125	99.000	3.750	99.375	99.250	3.750	99.125	99.000
3.625	98.750	98.625	3.625	99.125	99.000	3.625	98.750	98.625
3.500	98.375	98.250	3.500	98.750	98.625	3.500	98.375	98.250
3.375	97.875	97.750	3.375	98.375	98.250	3.375	97.875	97.750
3.250	97.375	97.250	3.250	97.875	97.750	3.250	97.375	97.250
3.125			3.125	97.375	97.250	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed

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



4/5/2021
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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	104.815	104.815	104.950	4.250	102.037	102.037	102.172		
4.125	104.590	104.590	104.592	4.125	102.267	102.267	102.269		
4.000	104.348	104.348	104.350	4.000	102.023	102.023	102.025		
3.875	103.871	103.871	103.875	3.875	101.522	101.522	101.527		
3.750	103.461	103.461	103.470	3.750	101.210	101.210	101.219		
3.625	102.815	102.815	102.829	3.625	101.393	101.393	101.225		
3.500	102.163	102.163	102.094	3.500	101.089	101.089	100.921		
3.375	101.621	101.621	101.456	3.375	100.760	100.760	100.512		
3.250	101.009	101.009	100.848	3.250	100.220	100.220	100.058		
3.125	100.258	100.258	100.101	3.125	99.523	99.523	99.367		
3.000	99.576	99.576	99.413	3.000	98.668	98.668	98.515		
2.875	98.966	98.966	98.806	2.875	97.867	97.867	97.718		
2.750	98.271	98.271	98.116	2.750	97.222	97.222	97.067		
2.625	97.426	97.426	97.275	2.625	96.461	96.461	96.310		
2.500	96.531	96.531	96.385	2.500	95.682	95.682	95.536		

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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 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	103.782	103.782	103.715	4.250	100.890	100.890	100.674		
4.125	103.879	103.879	103.750	4.125	101.436	101.436	101.191		
4.000	103.603	103.603	103.472	4.000	101.116	101.116	100.871		
3.875	103.063	103.063	102.931	3.875	100.593	100.593	100.346		
3.750	102.646	102.646	102.513	3.750	100.232	100.232	99.984		
3.625	102.556	102.556	102.415	3.625	101.335	101.335	101.147		
3.500	102.218	102.218	102.076	3.500	100.983	100.983	100.795		
3.375	101.700	101.700	101.557	3.375	100.532	100.532	100.343		
3.250	101.022	101.022	100.877	3.250	99.882	99.882	99.690		
3.125	100.492	100.492	100.351	3.125	99.072	99.072	98.872		
3.000	99.855	99.855	99.713	3.000	98.424	98.424	98.219		
2.875	99.121	99.121	98.977	2.875	97.664	97.664	97.458		
2.750	98.335	98.335	98.190	2.750	96.882	96.882	96.675		
2.625	97.293	97.293	97.141	2.625	95.839	95.839	95.624		
2.500	96.534	96.534	96.381	2.500	95.113	95.113	94.897		

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	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	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