



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Tuesday, April 6, 2021

Rate Sheet # 1

9:03 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.](#)  
[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

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.





4/6/2021  
 Effective Time:  
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theNADA FHA 100% PROGRAM									
TNFHA30	theNADA FHA 30 Yr Fixed		theNADA 2nd						
Rate	30 Day		10 Yr Fixed @ 6% Rate Par Pricing						
4.250	102.953		<b>theNADA 30 Yr Fixed Price Adjustments</b> <table border="1"> <thead> <tr> <th>FICO</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>FICO 660-679</td> <td>-0.250</td> </tr> <tr> <td>FICO 640-659</td> <td>-1.000</td> </tr> </tbody> </table>	FICO	Adjustment	FICO 660-679	-0.250	FICO 640-659	-1.000
FICO	Adjustment								
FICO 660-679	-0.250								
FICO 640-659	-1.000								
3.750	102.203								
3.250	100.703								
			<table border="1"> <thead> <tr> <th>DTI</th> <th>Adjustment</th> </tr> </thead> <tbody> <tr> <td>DTI&gt; 50 FICO 680+</td> <td>-1.000</td> </tr> <tr> <td>DTI&gt; 45-50 FICO 640-679</td> <td>-0.500</td> </tr> </tbody> </table>	DTI	Adjustment	DTI> 50 FICO 680+	-1.000	DTI> 45-50 FICO 640-679	-0.500
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				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.693	103.599	103.505	4.250	103.443	103.349	103.255				
4.125	103.655	103.561	103.468	4.125	103.405	103.311	103.218				
4.000	103.459	103.365	103.271	4.000	103.209	103.115	103.021				
3.875	103.235	103.141	103.047	3.875	102.985	102.891	102.797				
3.750	102.971	102.877	102.783	3.750	102.721	102.627	102.533				
3.625	102.704	102.610	102.517	3.625	102.454	102.360	102.267				
3.500	102.380	102.286	102.193	3.500	102.130	102.036	101.943				
3.375	102.030	101.937	101.843	3.375	101.780	101.687	101.593				
3.250	101.653	101.560	101.466	3.250	101.403	101.310	101.216				
3.125	102.280	102.186	102.092	3.125	102.030	101.936	101.842				
3.000	101.890	101.796	101.702	3.000	101.640	101.546	101.452				
2.875	101.469	101.375	101.281	2.875	101.219	101.125	101.031				
2.750	101.029	100.935	100.841	2.750	100.779	100.685	100.591				
2.625	100.298	100.204	100.110	2.625	100.048	99.954	99.860				
2.500	99.846	99.753	99.659	2.500	99.596	99.503	99.409				
2.375	99.385	99.291	99.197	2.375	99.135	99.041	98.947				
2.250	98.915	98.822	98.728	2.250	98.665	98.572	98.478				
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	103.540	103.447	103.353	3.500	103.290	103.197	103.103				
3.375	103.204	103.111	103.017	3.375	102.954	102.861	102.767				
3.250	102.854	102.760	102.666	3.250	102.604	102.510	102.416				
3.125	102.567	102.473	102.379	3.125	102.317	102.223	102.129				
3.000	102.218	102.125	102.031	3.000	101.968	101.875	101.781				
2.875	101.844	101.750	101.656	2.875	101.594	101.500	101.406				
2.750	101.467	101.373	101.279	2.750	101.217	101.123	101.029				
2.625	101.412	101.318	101.224	2.625	101.162	101.068	100.974				
2.500	101.039	100.945	100.852	2.500	100.789	100.695	100.602				
2.375	100.658	100.565	100.471	2.375	100.408	100.315	100.221				
2.250	100.277	100.183	100.089	2.250	100.027	99.933	99.839				
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	97.034	97.034	96.784	4.125	94.884	94.884	94.884				
4.000	97.029	97.029	96.779	4.000	94.879	94.879	94.879				
3.875	97.088	97.088	96.838	3.875	94.938	94.938	94.938				
3.750	97.037	97.037	96.787	3.750	94.887	94.887	94.887				
3.625	98.468	98.468	98.218	3.625	95.943	95.943	95.943				
3.500	98.414	98.414	98.164	3.500	96.014	96.014	96.014				
3.375	98.300	98.300	98.050	3.375	95.950	95.950	95.950				
3.250	98.184	98.184	97.934	3.250	95.909	95.909	95.909				

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



4/6/2021  
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Conventional												
CAMFX30	CAMFX25	Clarity Conforming 30 Yr Fixed			CAMFX20	Clarity Conforming 20 Yr Fixed			CAMFX15	Clarity Conforming 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.240	105.240	105.243	4.250	105.840	105.840	105.944	3.750	105.878	105.878	105.741	
4.000	104.999	104.999	105.002	4.125	105.674	105.674	105.675	3.625	105.364	105.364	105.230	
3.875	104.513	104.513	104.518	4.000	105.488	105.488	105.488	3.500	104.913	104.913	104.781	
3.750	104.350	104.350	104.358	3.875	105.103	105.103	105.105	3.375	104.623	104.623	104.491	
3.625	104.032	104.032	103.963	3.750	104.651	104.651	104.656	3.250	104.262	104.262	104.131	
3.500	103.698	103.698	103.537	3.625	105.017	105.017	104.950	3.125	103.870	103.870	103.829	
3.375	103.185	103.185	103.024	3.500	104.672	104.672	104.601	3.000	103.888	103.888	103.819	
3.250	102.612	102.612	102.450	3.375	104.130	104.130	104.059	2.875	103.481	103.481	103.411	
3.125	102.237	102.237	102.075	3.250	103.527	103.527	103.453	2.750	103.109	103.109	103.038	
3.000	101.932	101.932	101.786	3.125	102.916	102.916	102.862	2.625	102.596	102.596	102.523	
2.990	101.832	101.832	101.686	3.000	102.410	102.410	102.355	2.500	102.028	102.028	101.939	
2.875	101.139	101.139	100.993	2.875	101.839	101.839	101.784	2.375	101.580	101.580	101.489	
2.750	100.384	100.384	100.237	2.750	101.188	101.188	101.137	2.250	101.046	101.046	100.955	
2.625	99.180	99.180	99.033	2.625	100.330	100.330	100.292	2.125	100.315	100.315	100.223	
2.500	98.409	98.409	98.265	2.500	99.445	99.445	99.301	2.000	99.672	99.672	99.587	
2.375	97.535	97.535	97.392	2.375	98.782	98.782	98.741	1.990	99.572	99.572	99.487	
2.250	96.295	96.295	96.253	2.250	98.042	98.042	98.000	1.875	98.886	98.886	98.801	

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	105.734	105.734	105.593	4.250	102.616	102.616	102.491	3.875	103.280	103.280	103.155
3.750	105.436	105.436	105.342	4.125	103.906	103.906	103.683	3.750	103.108	103.108	102.983
3.625	105.055	105.055	104.968	4.000	103.232	103.232	103.107	3.625	104.517	104.517	104.417
3.500	104.571	104.571	104.482	3.875	102.811	102.811	102.686	3.500	104.053	104.053	103.953
3.375	104.411	104.411	104.294	3.750	102.311	102.311	102.186	3.375	103.654	103.654	103.554
3.250	104.002	104.002	103.923	3.625	103.257	103.257	103.132	3.250	103.208	103.208	103.108
3.125	104.150	104.150	104.109	3.500	102.919	102.919	102.794	3.125	103.376	103.376	103.276
3.000	104.119	104.119	104.050	3.375	102.470	102.470	102.345	3.000	102.928	102.928	102.828
2.875	103.687	103.687	103.617	3.250	101.888	101.888	101.763	2.875	102.433	102.433	102.333
2.750	103.292	103.292	103.220	3.125	101.165	101.165	101.040	2.750	101.993	101.993	101.893
2.625	103.268	103.268	103.196	3.000	100.450	100.450	100.325	2.625	101.940	101.940	101.840
2.500	102.735	102.735	102.649	2.875	99.774	99.774	99.649	2.500	101.344	101.344	101.244
2.375	102.279	102.279	102.193	2.750	99.090	99.090	98.965	2.375	100.841	100.841	100.741
2.250	101.808	101.808	101.722	2.625	98.239	98.239	98.114	2.250	100.342	100.342	100.242
2.125	101.140	101.140	101.054	2.500	97.538	97.538	97.413				
2.000	100.426	100.426	100.342	2.375	96.600	96.600	96.475				
1.875	99.663	99.663	99.578	2.250	95.771	95.771	95.646				

### CLARITY HIGHLIGHTS

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

#### Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

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

General Adjustments

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

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

Rate	≤50,000-74,999	>50,000-74,999	>74,999-99,999	>99,999-124,999	>124,999
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		





4/6/2021  
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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
4.750	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					
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
4.750	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	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



4/6/2021  
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 9:03:23 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	104.870	104.870	105.012	4.250	102.090	102.090	102.232		
4.125	104.783	104.783	104.806	4.125	102.526	102.526	102.549		
4.000	104.547	104.547	104.571	4.000	102.286	102.286	102.309		
3.875	104.070	104.070	104.095	3.875	101.784	101.784	101.809		
3.750	103.657	103.657	103.686	3.750	101.469	101.469	101.499		
3.625	103.005	103.005	103.039	3.625	101.794	101.794	101.645		
3.500	102.555	102.555	102.406	3.500	101.574	101.574	101.345		
3.375	102.010	102.010	101.864	3.375	101.162	101.162	101.016		
3.250	101.394	101.394	101.252	3.250	100.618	100.618	100.476		
3.125	100.694	100.694	100.536	3.125	99.918	99.918	99.780		
3.000	100.118	100.118	99.960	3.000	99.079	99.079	98.943		
2.875	99.507	99.507	99.350	2.875	98.387	98.387	98.230		
2.750	98.810	98.810	98.658	2.750	97.759	97.759	97.607		
2.625	97.962	97.962	97.814	2.625	96.996	96.996	96.848		
2.500	97.065	97.065	96.921	2.500	96.217	96.217	96.073		

**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





4/6/2021  
 Effective Time:  
 9:03:27 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	103.829	103.829	103.715	4.250	101.060	101.060	100.804		
4.125	104.121	104.121	104.000	4.125	101.849	101.849	101.622		
4.000	103.844	103.844	103.722	4.000	101.529	101.529	101.300		
3.875	103.310	103.310	103.186	3.875	101.011	101.011	100.781		
3.750	102.897	102.897	102.773	3.750	100.654	100.654	100.424		
3.625	102.909	102.909	102.772	3.625	101.669	101.669	101.485		
3.500	102.573	102.573	102.435	3.500	101.320	101.320	101.135		
3.375	102.057	102.057	101.918	3.375	100.870	100.870	100.684		
3.250	101.388	101.388	101.247	3.250	100.229	100.229	100.041		
3.125	100.948	100.948	100.813	3.125	99.460	99.460	99.263		
3.000	100.387	100.387	100.249	3.000	98.936	98.936	98.735		
2.875	99.671	99.671	99.532	2.875	98.195	98.195	97.993		
2.750	98.890	98.890	98.750	2.750	97.418	97.418	97.215		
2.625	97.774	97.774	97.633	2.625	96.306	96.306	96.102		
2.500	97.128	97.128	96.976	2.500	95.702	95.702	95.486		

**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



4/6/2021  
Effective Time:  
9:03:30 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		
<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	-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