

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Wednesday, April 7, 2021

Rate Sheet # 1

8:46 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.





4/7/2021  
 Effective Time:  
 8:46:57 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						
Rate	30 Day		10 Yr Fixed @ 6% Rate Par Pricing						
4.250	102.969		<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	102.219								
3.250	100.719								
			<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.**



4/7/2021  
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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	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	103.444	103.350	103.257	4.250	103.194	103.100	103.007	4.250	103.194	103.100	103.007	4.250	103.194	103.100	103.007	4.250	103.194	103.100	103.007	4.250	103.194	103.100	103.007
4.125	103.566	103.472	103.378	4.125	103.316	103.222	103.128	4.125	103.316	103.222	103.128	4.125	103.316	103.222	103.128	4.125	103.316	103.222	103.128	4.125	103.316	103.222	103.128
4.000	103.369	103.276	103.182	4.000	103.119	103.026	102.932	4.000	103.119	103.026	102.932	4.000	103.119	103.026	102.932	4.000	103.119	103.026	102.932	4.000	103.119	103.026	102.932
3.875	103.145	103.052	102.958	3.875	102.895	102.802	102.708	3.875	102.895	102.802	102.708	3.875	102.895	102.802	102.708	3.875	102.895	102.802	102.708	3.875	102.895	102.802	102.708
3.750	102.881	102.787	102.694	3.750	102.631	102.537	102.444	3.750	102.631	102.537	102.444	3.750	102.631	102.537	102.444	3.750	102.631	102.537	102.444	3.750	102.631	102.537	102.444
3.625	102.613	102.519	102.425	3.625	102.363	102.269	102.175	3.625	102.363	102.269	102.175	3.625	102.363	102.269	102.175	3.625	102.363	102.269	102.175	3.625	102.363	102.269	102.175
3.500	102.289	102.195	102.101	3.500	102.039	101.945	101.851	3.500	102.039	101.945	101.851	3.500	102.039	101.945	101.851	3.500	102.039	101.945	101.851	3.500	102.039	101.945	101.851
3.375	101.939	101.845	101.751	3.375	101.689	101.595	101.501	3.375	101.689	101.595	101.501	3.375	101.689	101.595	101.501	3.375	101.689	101.595	101.501	3.375	101.689	101.595	101.501
3.250	101.562	101.468	101.374	3.250	101.312	101.218	101.124	3.250	101.312	101.218	101.124	3.250	101.312	101.218	101.124	3.250	101.312	101.218	101.124	3.250	101.312	101.218	101.124
3.125	102.279	102.185	102.091	3.125	102.029	101.935	101.841	3.125	102.029	101.935	101.841	3.125	102.029	101.935	101.841	3.125	102.029	101.935	101.841	3.125	102.029	101.935	101.841
3.000	101.889	101.795	101.701	3.000	101.639	101.545	101.451	3.000	101.639	101.545	101.451	3.000	101.639	101.545	101.451	3.000	101.639	101.545	101.451	3.000	101.639	101.545	101.451
2.875	101.467	101.374	101.280	2.875	101.217	101.124	101.030	2.875	101.217	101.124	101.030	2.875	101.217	101.124	101.030	2.875	101.217	101.124	101.030	2.875	101.217	101.124	101.030
2.750	101.028	100.934	100.840	2.750	100.778	100.684	100.590	2.750	100.778	100.684	100.590	2.750	100.778	100.684	100.590	2.750	100.778	100.684	100.590	2.750	100.778	100.684	100.590
2.625	100.268	100.174	100.080	2.625	100.018	99.924	99.830	2.625	100.018	99.924	99.830	2.625	100.018	99.924	99.830	2.625	100.018	99.924	99.830	2.625	100.018	99.924	99.830
2.500	99.816	99.722	99.629	2.500	99.566	99.472	99.379	2.500	99.566	99.472	99.379	2.500	99.566	99.472	99.379	2.500	99.566	99.472	99.379	2.500	99.566	99.472	99.379
2.375	99.355	99.261	99.167	2.375	99.105	99.011	98.917	2.375	99.105	99.011	98.917	2.375	99.105	99.011	98.917	2.375	99.105	99.011	98.917	2.375	99.105	99.011	98.917
2.250	98.885	98.791	98.698	2.250	98.635	98.541	98.448	2.250	98.635	98.541	98.448	2.250	98.635	98.541	98.448	2.250	98.635	98.541	98.448	2.250	98.635	98.541	98.448

GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 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
3.500	103.463	103.369	103.276	3.500	103.213	103.119	103.026	3.500	103.213	103.119	103.026	3.500	103.213	103.119	103.026
3.375	103.127	103.034	102.940	3.375	102.877	102.784	102.690	3.375	102.877	102.784	102.690	3.375	102.877	102.784	102.690
3.250	102.777	102.683	102.589	3.250	102.527	102.433	102.339	3.250	102.527	102.433	102.339	3.250	102.527	102.433	102.339
3.125	102.499	102.405	102.311	3.125	102.249	102.155	102.061	3.125	102.249	102.155	102.061	3.125	102.249	102.155	102.061
3.000	102.150	102.056	101.962	3.000	101.900	101.806	101.712	3.000	101.900	101.806	101.712	3.000	101.900	101.806	101.712
2.875	101.775	101.682	101.588	2.875	101.525	101.432	101.338	2.875	101.525	101.432	101.338	2.875	101.525	101.432	101.338
2.750	101.398	101.304	101.211	2.750	101.148	101.054	100.961	2.750	101.148	101.054	100.961	2.750	101.148	101.054	100.961
2.625	101.340	101.247	101.153	2.625	101.090	100.997	100.903	2.625	101.090	100.997	100.903	2.625	101.090	100.997	100.903
2.500	100.967	100.874	100.780	2.500	100.717	100.624	100.530	2.500	100.717	100.624	100.530	2.500	100.717	100.624	100.530
2.375	100.587	100.493	100.399	2.375	100.337	100.243	100.149	2.375	100.337	100.243	100.149	2.375	100.337	100.243	100.149
2.250	100.205	100.112	100.018	2.250	99.955	99.862	99.768	2.250	99.955	99.862	99.768	2.250	99.955	99.862	99.768
2.125				2.125				2.125				2.125			
2.000				2.000				2.000				2.000			
1.875				1.875				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
5.000				5.000				5.000				5.000			
4.875				4.875				4.875				4.875			
4.750				4.750				4.750				4.750			
4.625				4.625				4.625				4.625			
4.500				4.500				4.500				4.500			
4.375				4.375				4.375				4.375			
4.250				4.250				4.250				4.250			
4.125	96.812	96.812	96.562	4.125	94.662	94.662	94.662	4.125	94.662	94.662	94.662	4.125	94.662	94.662	94.662
4.000	96.807	96.807	96.557	4.000	94.657	94.657	94.657	4.000	94.657	94.657	94.657	4.000	94.657	94.657	94.657
3.875	96.866	96.866	96.616	3.875	94.716	94.716	94.716	3.875	94.716	94.716	94.716	3.875	94.716	94.716	94.716
3.750	96.815	96.815	96.565	3.750	94.665	94.665	94.665	3.750	94.665	94.665	94.665	3.750	94.665	94.665	94.665
3.625	98.418	98.418	98.168	3.625	95.893	95.893	95.893	3.625	95.893	95.893	95.893	3.625	95.893	95.893	95.893
3.500	98.364	98.364	98.114	3.500	95.964	95.964	95.964	3.500	95.964	95.964	95.964	3.500	95.964	95.964	95.964
3.375	98.250	98.250	98.000	3.375	95.900	95.900	95.900	3.375	95.900	95.900	95.900	3.375	95.900	95.900	95.900
3.250	98.134	98.134	97.884	3.250	95.859	95.859	95.859	3.250	95.859	95.859	95.859	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



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				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	105.197	105.197	105.182	4.250	105.819	105.819	105.932	3.750	105.800	105.800	105.667				
4.000	104.955	104.955	104.940	4.125	105.656	105.656	105.639	3.625	105.302	105.302	105.173				
3.875	104.500	104.500	104.486	4.000	105.467	105.467	105.450	3.500	104.883	104.883	104.759				
3.750	104.349	104.349	104.339	3.875	105.080	105.080	105.065	3.375	104.580	104.580	104.456				
3.625	103.979	103.979	103.916	3.750	104.639	104.639	104.627	3.250	104.224	104.224	104.102				
3.500	103.726	103.726	103.562	3.625	104.987	104.987	104.925	3.125	103.835	103.835	103.811				
3.375	103.227	103.227	103.064	3.500	104.645	104.645	104.581	3.000	103.857	103.857	103.789				
3.250	102.667	102.667	102.504	3.375	104.170	104.170	104.104	2.875	103.454	103.454	103.385				
3.125	102.305	102.305	102.141	3.250	103.609	103.609	103.540	2.750	103.085	103.085	103.015				
3.000	101.981	101.981	101.833	3.125	102.902	102.902	102.847	2.625	102.580	102.580	102.511				
2.990	101.881	101.881	101.733	3.000	102.307	102.307	102.254	2.500	102.011	102.011	101.931				
2.875	101.199	101.199	101.051	2.875	101.742	101.742	101.690	2.375	101.569	101.569	101.489				
2.750	100.453	100.453	100.305	2.750	101.094	101.094	101.042	2.250	101.040	101.040	100.960				
2.625	99.257	99.257	99.109	2.625	100.254	100.254	100.174	2.125	100.379	100.379	100.242				
2.500	98.500	98.500	98.356	2.500	99.449	99.449	99.316	2.000	99.702	99.702	99.598				
2.375	97.634	97.634	97.489	2.375	98.810	98.810	98.753	1.990	99.602	99.602	99.498				
2.250	96.332	96.332	96.271	2.250	98.077	98.077	98.017	1.875	98.903	98.903	98.816				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				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	105.632	105.632	105.497	4.250	102.532	102.532	102.407	3.875	103.252	103.252	103.127
3.750	105.388	105.388	105.304	4.125	103.941	103.941	103.751	3.750	103.108	103.108	102.983
3.625	105.023	105.023	104.940	4.000	103.235	103.235	103.110	3.625	104.599	104.599	104.499
3.500	104.573	104.573	104.472	3.875	102.809	102.809	102.684	3.500	104.127	104.127	104.027
3.375	104.369	104.369	104.265	3.750	102.317	102.317	102.192	3.375	103.728	103.728	103.628
3.250	103.965	103.965	103.922	3.625	103.244	103.244	103.119	3.250	103.277	103.277	103.177
3.125	104.125	104.125	104.103	3.500	102.906	102.906	102.781	3.125	103.457	103.457	103.357
3.000	104.099	104.099	104.031	3.375	102.465	102.465	102.340	3.000	103.004	103.004	102.904
2.875	103.669	103.669	103.601	3.250	101.892	101.892	101.767	2.875	102.502	102.502	102.402
2.750	103.276	103.276	103.207	3.125	101.160	101.160	101.035	2.750	102.058	102.058	101.958
2.625	103.241	103.241	103.170	3.000	100.472	100.472	100.372	2.625	101.969	101.969	101.869
2.500	102.724	102.724	102.640	2.875	99.876	99.876	99.776	2.500	101.415	101.415	101.315
2.375	102.275	102.275	102.190	2.750	99.213	99.213	99.113	2.375	100.954	100.954	100.854
2.250	101.808	101.808	101.722	2.625	98.275	98.275	98.150	2.250	100.449	100.449	100.349
2.125	101.147	101.147	101.061	2.500	97.493	97.493	97.368				
2.000	100.439	100.439	100.352	2.375	96.563	96.563	96.438				
1.875	99.678	99.678	99.591	2.250	95.739	95.739	95.614				

### 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



4/7/2021  
Effective Time:  
8:47:14 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	105.065	105.065	104.949		4.250	105.454	105.454	105.567		3.750	105.435	105.435	105.302		
4.000	104.840	104.840	104.692		4.125	105.300	105.300	105.274		3.625	104.937	104.937	104.808		
3.875	104.480	104.480	104.333		4.000	105.102	105.102	105.085		3.500	104.518	104.518	104.394		
3.750	104.261	104.261	104.101		3.875	104.782	104.782	104.700		3.375	104.215	104.215	104.091		
3.625	103.684	103.684	103.616		3.750	104.274	104.274	104.262		3.250	103.859	103.859	103.737		
3.500	103.426	103.426	103.262		3.625	104.622	104.622	104.560		3.125	103.470	103.470	103.446		
3.375	102.927	102.927	102.764		3.500	104.280	104.280	104.216		3.000	103.492	103.492	103.424		
3.250	102.367	102.367	102.204		3.375	103.805	103.805	103.739		2.875	103.089	103.089	103.020		
3.125	102.005	102.005	101.841		3.250	103.244	103.244	103.175		2.750	102.720	102.720	102.650		
3.000	101.681	101.681	101.533		3.125	102.640	102.640	102.482		2.625	102.215	102.215	102.146		
2.990	101.581	101.581	101.433		3.000	102.160	102.160	101.889		2.500	101.646	101.646	101.566		
2.875	100.899	100.899	100.751		2.875	101.627	101.627	101.409		2.375	101.204	101.204	101.124		
2.750	100.153	100.153	100.005		2.750	100.958	100.958	100.741		2.250	100.675	100.675	100.595		
2.625	98.957	98.957	98.809		2.625	100.194	100.194	99.977		2.125	100.014	100.014	99.877		
2.500	98.200	98.200	98.056		2.500	99.394	99.394	99.156		2.000	99.337	99.337	99.233		
2.375	97.334	97.334	97.189		2.375	98.801	98.801	98.592		1.990	99.237	99.237	99.133		
2.250	96.525	96.525	96.316		2.250	98.073	98.073	97.864		1.875	98.538	98.538	98.451		

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	105.300	105.300	105.300		4.250	102.167	102.167	102.042		3.875	102.887	102.887	102.762	
3.750	105.300	105.300	105.300		4.125	103.576	103.576	103.386		3.750	102.743	102.743	102.618	
3.625	105.011	105.011	104.903		4.000	102.870	102.870	102.745		3.625	104.234	104.234	104.134	
3.500	104.363	104.363	104.255		3.875	102.444	102.444	102.319		3.500	103.762	103.762	103.662	
3.375	104.157	104.157	103.998		3.750	101.952	101.952	101.827		3.375	103.363	103.363	103.263	
3.250	103.865	103.865	103.705		3.625	102.879	102.879	102.754		3.250	102.912	102.912	102.812	
3.125	103.760	103.760	103.738		3.500	102.541	102.541	102.416		3.125	103.092	103.092	102.992	
3.000	103.734	103.734	103.666		3.375	102.100	102.100	101.975		3.000	102.639	102.639	102.539	
2.875	103.304	103.304	103.236		3.250	101.527	101.527	101.402		2.875	102.137	102.137	102.037	
2.750	102.911	102.911	102.842		3.125	100.795	100.795	100.670		2.750	101.693	101.693	101.593	
2.625	102.876	102.876	102.805		3.000	100.107	100.107	100.007		2.625	101.604	101.604	101.504	
2.500	102.359	102.359	102.275		2.875	99.511	99.511	99.411		2.500	101.050	101.050	100.950	
2.375	101.910	101.910	101.825		2.750	98.848	98.848	98.748		2.375	100.589	100.589	100.489	
2.250	101.443	101.443	101.357		2.625	97.910	97.910	97.785		2.250	100.084	100.084	99.984	
2.125	100.940	100.940	100.764		2.500	97.128	97.128	97.003						
2.000	100.328	100.328	100.151		2.375	96.198	96.198	96.073						
1.875	99.313	99.313	99.226		2.250	95.374	95.374	95.249						

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	ARFX30SCLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	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	-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	<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	-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	640-659	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	-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

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



4/7/2021  
Effective Time:  
8:47:17 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 30 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	4.750	101.625	101.500
4.625	101.250	101.125	4.625	101.625	101.500	4.625	101.375	101.250
4.500	101.125	101.000	4.500	101.375	101.250	4.375	101.125	101.000
4.375	101.000	100.875	4.375	101.125	101.000	4.250	100.750	100.625
4.250	100.750	100.625	4.250	100.750	100.625	4.125	100.375	100.250
4.125	100.250	100.125	4.125	100.375	100.250	4.000	100.125	100.000
4.000	100.000	99.875	4.000	100.125	100.000	3.875	99.875	99.750
3.875	99.875	99.750	3.875	99.875	99.750	3.750	99.500	99.375
3.750	99.750	99.625	3.750	99.500	99.375	3.625	99.125	99.000
3.625	99.625	99.500	3.625	99.125	99.000	3.500	98.625	98.500
3.500	99.500	99.375	3.500	98.625	98.500	3.375	98.125	98.000
3.375	99.250	99.125	3.375	98.125	98.000	3.250	97.375	97.250
3.250	99.000	98.875	3.250	97.375	97.250	3.125	96.500	96.375
3.125	98.500	98.375	3.125	96.500	96.375	3.000		
3.000	98.000	97.875	3.000			2.875		
2.875			2.875			2.750		
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



4/7/2021  
 Effective Time:  
 8:47:20 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	104.869	104.869	105.017	4.250	102.094	102.094	102.242		
4.125	104.738	104.738	104.737	4.125	102.494	102.494	102.493		
4.000	104.502	104.502	104.501	4.000	102.250	102.250	102.249		
3.875	104.055	104.055	104.056	3.875	101.776	101.776	101.778		
3.750	103.655	103.655	103.660	3.750	101.470	101.470	101.476		
3.625	103.019	103.019	103.029	3.625	101.723	101.723	101.565		
3.500	102.528	102.528	102.370	3.500	101.398	101.398	101.240		
3.375	101.991	101.991	101.835	3.375	101.080	101.080	100.925		
3.250	101.387	101.387	101.236	3.250	100.547	100.547	100.396		
3.125	100.692	100.692	100.539	3.125	99.859	99.859	99.712		
3.000	100.114	100.114	99.961	3.000	99.028	99.028	98.884		
2.875	99.509	99.509	99.358	2.875	98.293	98.293	98.142		
2.750	98.822	98.822	98.675	2.750	97.673	97.673	97.527		
2.625	97.982	97.982	97.839	2.625	96.918	96.918	96.776		
2.500	97.092	97.092	96.953	2.500	96.144	96.144	96.006		

**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





4/7/2021  
 Effective Time:  
 8:47:24 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	103.833	103.833	103.738	4.250	100.893	100.893	100.799				
4.125	104.092	104.092	103.987	4.125	101.700	101.700	101.595				
4.000	103.815	103.815	103.711	4.000	101.380	101.380	101.276				
3.875	103.304	103.304	103.201	3.875	100.885	100.885	100.781				
3.750	102.896	102.896	102.794	3.750	100.532	100.532	100.430				
3.625	102.870	102.870	102.745	3.625	101.569	101.569	101.445				
3.500	102.518	102.518	102.394	3.500	101.203	101.203	101.080				
3.375	102.004	102.004	101.882	3.375	100.757	100.757	100.634				
3.250	101.342	101.342	101.219	3.250	100.121	100.121	99.999				
3.125	100.925	100.925	100.811	3.125	99.359	99.359	99.246				
3.000	100.312	100.312	100.198	3.000	98.783	98.783	98.669				
2.875	99.619	99.619	99.506	2.875	98.065	98.065	97.952				
2.750	98.845	98.845	98.731	2.750	97.295	97.295	97.182				
2.625	97.736	97.736	97.622	2.625	96.189	96.189	96.076				
2.500	97.053	97.053	96.932	2.500	95.377	95.377	95.255				

**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



4/7/2021  
 Effective Time:  
 8:47:28 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