



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Thursday, April 8, 2021

Rate Sheet # 1

9:11 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.





4/8/2021  
 Effective Time:  
 9:12:00 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	103.078	
3.750	102.328	
3.250	100.828	
		<b>FICO</b>
		<b>Adjustment</b>
		FICO 660-679 -0.250
		FICO 640-659 -1.000
		<b>DTI</b>
		<b>Adjustment</b>
		DTI> 50 FICO 680+ -1.000
		DTI> 45-50 FICO 640-679 -0.500

**Program Highlights**

- 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	103.587	103.493	103.399	4.250	103.337	103.243	103.149				
4.125	103.968	103.874	103.780	4.125	103.718	103.624	103.530				
4.000	103.771	103.678	103.584	4.000	103.521	103.428	103.334				
3.875	103.547	103.453	103.360	3.875	103.297	103.203	103.110				
3.750	103.283	103.189	103.096	3.750	103.033	102.939	102.846				
3.625	102.569	102.475	102.382	3.625	102.319	102.225	102.132				
3.500	102.245	102.151	102.058	3.500	101.995	101.901	101.808				
3.375	101.895	101.802	101.708	3.375	101.645	101.552	101.458				
3.250	101.518	101.425	101.331	3.250	101.268	101.175	101.081				
3.125	102.342	102.249	102.155	3.125	102.092	101.999	101.905				
3.000	101.952	101.859	101.765	3.000	101.702	101.609	101.515				
2.875	101.531	101.437	101.344	2.875	101.281	101.187	101.094				
2.750	101.091	100.998	100.904	2.750	100.841	100.748	100.654				
2.625	100.438	100.345	100.251	2.625	100.188	100.095	100.001				
2.500	99.987	99.893	99.799	2.500	99.737	99.643	99.549				
2.375	99.525	99.432	99.338	2.375	99.275	99.182	99.088				
2.250	99.056	98.962	98.868	2.250	98.806	98.712	98.618				
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	103.496	103.402	103.308	3.500	103.246	103.152	103.058				
3.375	103.160	103.066	102.972	3.375	102.910	102.816	102.722				
3.250	102.809	102.715	102.621	3.250	102.559	102.465	102.371				
3.125	102.556	102.462	102.369	3.125	102.306	102.212	102.119				
3.000	102.208	102.114	102.020	3.000	101.958	101.864	101.770				
2.875	101.833	101.739	101.646	2.875	101.583	101.489	101.396				
2.750	101.456	101.362	101.268	2.750	101.206	101.112	101.018				
2.625	101.433	101.340	101.246	2.625	101.183	101.090	100.996				
2.500	101.061	100.967	100.873	2.500	100.811	100.717	100.623				
2.375	100.680	100.586	100.493	2.375	100.430	100.336	100.243				
2.250	100.298	100.205	100.111	2.250	100.048	99.955	99.861				
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	97.230	97.230	96.980	4.125	95.080	95.080	95.080				
4.000	97.226	97.226	96.976	4.000	95.076	95.076	95.076				
3.875	97.285	97.285	97.035	3.875	95.135	95.135	95.135				
3.750	97.234	97.234	96.984	3.750	95.084	95.084	95.084				
3.625	98.508	98.508	98.258	3.625	95.983	95.983	95.983				
3.500	98.455	98.455	98.205	3.500	96.055	96.055	96.055				
3.375	98.340	98.340	98.090	3.375	95.990	95.990	95.990				
3.250	98.225	98.225	97.975	3.250	95.950	95.950	95.950				

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



4/8/2021  
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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	105.356	105.356	105.349	4.250	105.916	105.916	106.023	3.750	105.848	105.848	105.723	
4.000	105.116	105.116	105.110	4.125	105.756	105.756	105.748	3.625	105.355	105.355	105.234	
3.875	104.660	104.660	104.656	4.000	105.571	105.571	105.563	3.500	105.005	105.005	104.888	
3.750	104.508	104.508	104.507	3.875	105.186	105.186	105.179	3.375	104.705	104.705	104.588	
3.625	103.974	103.974	103.960	3.750	104.743	104.743	104.740	3.250	104.348	104.348	104.233	
3.500	103.631	103.631	103.470	3.625	105.150	105.150	105.082	3.125	103.903	103.903	103.804	
3.375	103.383	103.383	103.215	3.500	104.760	104.760	104.691	3.000	103.885	103.885	103.814	
3.250	102.822	102.822	102.654	3.375	104.325	104.325	104.255	2.875	103.478	103.478	103.407	
3.125	102.460	102.460	102.295	3.250	103.765	103.765	103.694	2.750	103.111	103.111	103.038	
3.000	102.141	102.141	101.988	3.125	103.054	103.054	102.998	2.625	102.604	102.604	102.532	
2.990	102.041	102.041	101.888	3.000	102.361	102.361	102.224	2.500	102.078	102.078	101.990	
2.875	101.358	101.358	101.205	2.875	101.862	101.862	101.729	2.375	101.640	101.640	101.551	
2.750	100.610	100.610	100.457	2.750	101.185	101.185	101.129	2.250	101.109	101.109	101.021	
2.625	99.364	99.364	99.211	2.625	100.355	100.355	100.277	2.125	100.467	100.467	100.330	
2.500	98.635	98.635	98.490	2.500	99.529	99.529	99.404	2.000	99.790	99.790	99.660	
2.375	97.768	97.768	97.623	2.375	98.859	98.859	98.808	1.990	99.690	99.690	99.560	
2.250	96.379	96.379	96.327	2.250	98.125	98.125	98.073	1.875	98.964	98.964	98.877	

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	105.676	105.676	105.549	4.250	102.620	102.620	102.495	3.875	103.271	103.271	103.146
3.750	105.469	105.469	105.385	4.125	103.991	103.991	103.789	3.750	103.158	103.158	103.033
3.625	105.108	105.108	105.025	4.000	103.260	103.260	103.135	3.625	104.594	104.594	104.494
3.500	104.677	104.677	104.576	3.875	102.832	102.832	102.707	3.500	104.138	104.138	104.038
3.375	104.475	104.475	104.374	3.750	102.339	102.339	102.214	3.375	103.747	103.747	103.647
3.250	104.070	104.070	103.971	3.625	103.281	103.281	103.156	3.250	103.296	103.296	103.196
3.125	104.137	104.137	104.096	3.500	102.948	102.948	102.823	3.125	103.483	103.483	103.383
3.000	104.125	104.125	104.055	3.375	102.508	102.508	102.383	3.000	103.044	103.044	102.944
2.875	103.693	103.693	103.621	3.250	101.939	101.939	101.814	2.875	102.554	102.554	102.454
2.750	103.301	103.301	103.229	3.125	101.160	101.160	101.035	2.750	102.119	102.119	102.019
2.625	103.317	103.317	103.245	3.000	100.584	100.584	100.484	2.625	102.101	102.101	102.001
2.500	102.787	102.787	102.700	2.875	99.966	99.966	99.866	2.500	101.538	101.538	101.438
2.375	102.337	102.337	102.248	2.750	99.304	99.304	99.204	2.375	101.084	101.084	100.984
2.250	101.872	101.872	101.784	2.625	98.375	98.375	98.250	2.250	100.603	100.603	100.503
2.125	101.208	101.208	101.120	2.500	97.414	97.414	97.289				
2.000	100.499	100.499	100.411	2.375	96.567	96.567	96.442				
1.875	99.737	99.737	99.651	2.250	95.743	95.743	95.618				

### 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		





4/8/2021  
Effective Time:  
9:12:13 AM

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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	100.500	100.375	4.125	100.375	100.250			
4.000	100.375	100.250	4.000	100.125	100.000			
3.875	100.125	100.000	3.875	99.875	99.750			
3.750	100.000	99.875	3.750	99.500	99.375			
3.625	99.875	99.750	3.625	99.125	99.000			
3.500	99.750	99.625	3.500	98.625	98.500			
3.375	99.500	99.375	3.375	98.125	98.000			
3.250	99.250	99.125	3.250	97.375	97.250			
3.125	98.750	98.625	3.125	96.500	96.375			
3.000	98.250	98.125	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



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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	104.961	104.961	105.104	4.250	102.135	102.135	102.278		
4.125	104.895	104.895	104.904	4.125	102.598	102.598	102.607		
4.000	104.662	104.662	104.671	4.000	102.356	102.356	102.365		
3.875	104.215	104.215	104.226	3.875	101.883	101.883	101.895		
3.750	103.814	103.814	103.829	3.750	101.528	101.528	101.544		
3.625	103.179	103.179	103.198	3.625	101.837	101.837	101.689		
3.500	102.653	102.653	102.505	3.500	101.552	101.552	101.315		
3.375	102.117	102.117	101.971	3.375	101.147	101.147	101.002		
3.250	101.514	101.514	101.372	3.250	100.615	100.615	100.474		
3.125	100.838	100.838	100.694	3.125	99.927	99.927	99.790		
3.000	100.260	100.260	100.117	3.000	99.100	99.100	98.966		
2.875	99.655	99.655	99.514	2.875	98.389	98.389	98.247		
2.750	98.967	98.967	98.830	2.750	97.768	97.768	97.631		
2.625	98.128	98.128	97.995	2.625	97.013	97.013	96.880		
2.500	97.238	97.238	97.109	2.500	96.240	96.240	96.111		

**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





4/8/2021  
 Effective Time:  
 9:12:22 AM

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

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.002	104.002	103.900	4.250	101.012	101.012	100.910				
4.125	104.259	104.259	104.155	4.125	101.816	101.816	101.712				
4.000	103.980	103.980	103.877	4.000	101.494	101.494	101.390				
3.875	103.466	103.466	103.364	3.875	100.996	100.996	100.893				
3.750	103.057	103.057	102.956	3.750	100.592	100.592	100.490				
3.625	103.047	103.047	102.924	3.625	101.698	101.698	101.574				
3.500	102.651	102.651	102.528	3.500	101.288	101.288	101.165				
3.375	102.145	102.145	102.023	3.375	100.849	100.849	100.727				
3.250	101.489	101.489	101.367	3.250	100.220	100.220	100.098				
3.125	100.627	100.627	100.504	3.125	99.345	99.345	99.222				
3.000	100.490	100.490	100.377	3.000	98.915	98.915	98.802				
2.875	99.796	99.796	99.683	2.875	98.196	98.196	98.083				
2.750	99.021	99.021	98.908	2.750	97.425	97.425	97.312				
2.625	97.911	97.911	97.798	2.625	96.319	96.319	96.207				
2.500	96.775	96.775	96.663	2.500	95.216	95.216	95.104				

**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



4/8/2021  
Effective Time:  
9:12:26 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