



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, April 9, 2021

Rate Sheet # 1

8:46 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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4/9/2021
 Effective Time:
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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	
		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.**



4/9/2021
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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	105.213	105.213	105.219	4.250	105.934	105.934	106.056	3.750	105.829	105.829	105.705	
4.000	104.968	104.968	104.974	4.125	105.677	105.677	105.681	3.625	105.332	105.332	105.212	
3.875	104.512	104.512	104.519	4.000	105.488	105.488	105.492	3.500	104.967	104.967	104.854	
3.750	104.362	104.362	104.373	3.875	105.101	105.101	105.106	3.375	104.662	104.662	104.548	
3.625	103.960	103.960	103.868	3.750	104.661	104.661	104.670	3.250	104.305	104.305	104.193	
3.500	103.656	103.656	103.487	3.625	104.877	104.877	104.808	3.125	103.863	103.863	103.758	
3.375	103.232	103.232	103.063	3.500	104.488	104.488	104.418	3.000	103.846	103.846	103.778	
3.250	102.675	102.675	102.506	3.375	104.056	104.056	103.984	2.875	103.441	103.441	103.372	
3.125	102.315	102.315	102.146	3.250	103.497	103.497	103.425	2.750	103.072	103.072	103.003	
3.000	101.914	101.914	101.758	3.125	102.800	102.800	102.742	2.625	102.566	102.566	102.496	
2.990	101.814	101.814	101.658	3.000	102.147	102.147	101.998	2.500	102.013	102.013	101.927	
2.875	101.134	101.134	100.977	2.875	101.647	101.647	101.499	2.375	101.571	101.571	101.485	
2.750	100.389	100.389	100.232	2.750	100.969	100.969	100.825	2.250	101.043	101.043	100.957	
2.625	99.144	99.144	98.988	2.625	100.143	100.143	100.002	2.125	100.340	100.340	100.232	
2.500	98.381	98.381	98.227	2.500	99.317	99.317	99.179	2.000	99.691	99.691	99.605	
2.375	97.515	97.515	97.361	2.375	98.348	98.348	98.288	1.990	99.591	99.591	99.505	
2.250	96.238	96.238	96.178	2.250	97.615	97.615	97.555	1.875	98.910	98.910	98.825	

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	105.661	105.661	105.551	4.250	102.587	102.587	102.462	3.875	103.184	103.184	103.059
3.750	105.482	105.482	105.308	4.125	103.978	103.978	103.768	3.750	103.008	103.008	102.883
3.625	105.117	105.117	105.034	4.000	103.183	103.183	103.058	3.625	104.391	104.391	104.291
3.500	104.601	104.601	104.512	3.875	102.755	102.755	102.630	3.500	103.935	103.935	103.835
3.375	104.396	104.396	104.297	3.750	102.262	102.262	102.137	3.375	103.544	103.544	103.444
3.250	103.994	103.994	103.958	3.625	103.149	103.149	103.024	3.250	103.093	103.093	102.993
3.125	104.093	104.093	104.056	3.500	102.817	102.817	102.692	3.125	103.467	103.467	103.367
3.000	104.079	104.079	104.011	3.375	102.378	102.378	102.253	3.000	103.028	103.028	102.928
2.875	103.648	103.648	103.579	3.250	101.809	101.809	101.684	2.875	102.538	102.538	102.438
2.750	103.253	103.253	103.185	3.125	101.029	101.029	100.904	2.750	102.103	102.103	102.003
2.625	103.251	103.251	103.181	3.000	100.506	100.506	100.406	2.625	102.007	102.007	101.907
2.500	102.723	102.723	102.638	2.875	99.888	99.888	99.788	2.500	101.444	101.444	101.344
2.375	102.278	102.278	102.192	2.750	99.226	99.226	99.126	2.375	100.990	100.990	100.890
2.250	101.814	101.814	101.729	2.625	98.145	98.145	98.020	2.250	100.509	100.509	100.409
2.125	101.151	101.151	101.066	2.500	97.184	97.184	97.059				
2.000	100.443	100.443	100.358	2.375	96.403	96.403	96.278				
1.875	99.684	99.684	99.599	2.250	95.579	95.579	95.454				

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



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Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
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			HEMJAS7			HEMJAS10		
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	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	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



4/9/2021
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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	104.979	104.979	105.138	4.250	102.153	102.153	102.312		
4.125	104.743	104.743	104.767	4.125	102.511	102.511	102.536		
4.000	104.504	104.504	104.529	4.000	102.265	102.265	102.290		
3.875	104.057	104.057	104.084	3.875	101.790	101.790	101.817		
3.750	103.660	103.660	103.690	3.750	101.439	101.439	101.470		
3.625	103.029	103.029	103.064	3.625	101.956	101.956	101.794		
3.500	102.557	102.557	102.396	3.500	101.641	101.641	101.413		
3.375	102.023	102.023	101.863	3.375	101.236	101.236	101.077		
3.250	101.422	101.422	101.267	3.250	100.708	100.708	100.553		
3.125	100.683	100.683	100.532	3.125	100.022	100.022	99.871		
3.000	100.101	100.101	99.943	3.000	99.187	99.187	99.039		
2.875	99.495	99.495	99.340	2.875	98.394	98.394	98.250		
2.750	98.809	98.809	98.658	2.750	97.735	97.735	97.584		
2.625	97.972	97.972	97.825	2.625	96.981	96.981	96.835		
2.500	97.083	97.083	96.940	2.500	96.211	96.211	96.068		

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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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	104.012	104.012	103.925	4.250	101.022	101.022	100.936				
4.125	104.172	104.172	104.062	4.125	101.722	101.722	101.612				
4.000	103.891	103.891	103.782	4.000	101.397	101.397	101.288				
3.875	103.375	103.375	103.265	3.875	100.897	100.897	100.788				
3.750	102.962	102.962	102.854	3.750	100.490	100.490	100.382				
3.625	102.954	102.954	102.822	3.625	101.559	101.559	101.427				
3.500	102.555	102.555	102.423	3.500	101.146	101.146	101.014				
3.375	102.049	102.049	101.915	3.375	100.706	100.706	100.573				
3.250	101.389	101.389	101.255	3.250	100.074	100.074	99.940				
3.125	100.521	100.521	100.386	3.125	99.193	99.193	99.058				
3.000	100.316	100.316	100.192	3.000	98.694	98.694	98.570				
2.875	99.615	99.615	99.491	2.875	97.969	97.969	97.844				
2.750	98.837	98.837	98.713	2.750	97.195	97.195	97.070				
2.625	97.725	97.725	97.599	2.625	96.086	96.086	95.960				
2.500	96.584	96.584	96.459	2.500	94.979	94.979	94.853				

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



4/9/2021
 Effective Time:
 8:47:08 AM

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

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-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