



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, April 12, 2021

Rate Sheet # 1

9:06 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

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.



4/12/2021
 Effective Time:
 9:06:25 AM

Lock Desk Hours: 8am – 4:00pm PST
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 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	103.031		theNADA 30 Yr Fixed Price Adjustments
3.750	102.281		FICO
3.250	100.781		Adjustment
			FICO 660-679 -0.250
			FICO 640-659 -1.000
			DTI
			Adjustment
			DTI> 50 FICO 680+ -1.000
			DTI> 45-50 FICO 640-679 -0.500

Program Highlights

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
 - DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
 - theNADA is not available in the State Washington (WA)
 - Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)
- Note: Loan must be U/W Approved status before you can request your lock.**



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Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	103.480	103.386	103.292	4.250	103.230	103.136	103.042				
4.125	103.706	103.613	103.519	4.125	103.456	103.363	103.269				
4.000	103.510	103.416	103.323	4.000	103.260	103.166	103.073				
3.875	103.286	103.192	103.099	3.875	103.036	102.942	102.849				
3.750	103.022	102.928	102.834	3.750	102.772	102.678	102.584				
3.625	102.344	102.250	102.156	3.625	102.094	102.000	101.906				
3.500	102.020	101.926	101.832	3.500	101.770	101.676	101.582				
3.375	101.670	101.576	101.482	3.375	101.420	101.326	101.232				
3.250	101.293	101.199	101.105	3.250	101.043	100.949	100.855				
3.125	102.283	102.190	102.096	3.125	102.033	101.940	101.846				
3.000	101.893	101.800	101.706	3.000	101.643	101.550	101.456				
2.875	101.472	101.378	101.284	2.875	101.222	101.128	101.034				
2.750	101.032	100.939	100.845	2.750	100.782	100.689	100.595				
2.625	100.396	100.302	100.209	2.625	100.146	100.052	99.959				
2.500	99.944	99.851	99.757	2.500	99.694	99.601	99.507				
2.375	99.483	99.389	99.295	2.375	99.233	99.139	99.045				
2.250	99.014	98.920	98.826	2.250	98.764	98.670	98.576				
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	103.479	103.386	103.292	3.500	103.229	103.136	103.042				
3.375	103.144	103.050	102.956	3.375	102.894	102.800	102.706				
3.250	102.793	102.699	102.605	3.250	102.543	102.449	102.355				
3.125	102.634	102.540	102.446	3.125	102.384	102.290	102.196				
3.000	102.285	102.191	102.098	3.000	102.035	101.941	101.848				
2.875	101.911	101.817	101.723	2.875	101.661	101.567	101.473				
2.750	101.533	101.440	101.346	2.750	101.283	101.190	101.096				
2.625	101.395	101.301	101.208	2.625	101.145	101.051	100.958				
2.500	101.022	100.929	100.835	2.500	100.772	100.679	100.585				
2.375	100.642	100.548	100.454	2.375	100.392	100.298	100.204				
2.250	100.260	100.166	100.073	2.250	100.010	99.916	99.823				
2.125				2.125							
2.000				2.000							
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				
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	97.218	97.218	96.968	4.125	95.068	95.068	95.068				
4.000	97.213	97.213	96.963	4.000	95.063	95.063	95.063				
3.875	97.272	97.272	97.022	3.875	95.122	95.122	95.122				
3.750	97.221	97.221	96.971	3.750	95.071	95.071	95.071				
3.625	98.464	98.464	98.214	3.625	95.939	95.939	95.939				
3.500	98.411	98.411	98.161	3.500	96.011	96.011	96.011				
3.375	98.297	98.297	98.047	3.375	95.947	95.947	95.947				
3.250	98.181	98.181	97.931	3.250	95.906	95.906	95.906				

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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9:06:31 AM

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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	105.225	105.225	105.214	4.250	105.907	105.907	106.027	3.750	105.853	105.853	105.894	
4.000	104.982	104.982	104.971	4.125	105.548	105.548	105.553	3.625	105.360	105.360	105.403	
3.875	104.536	104.536	104.517	4.000	105.361	105.361	105.345	3.500	105.028	105.028	104.980	
3.750	104.376	104.376	104.370	3.875	104.976	104.976	104.960	3.375	104.724	104.724	104.677	
3.625	104.018	104.018	103.926	3.750	104.535	104.535	104.523	3.250	104.369	104.369	104.323	
3.500	103.769	103.769	103.595	3.625	104.928	104.928	104.855	3.125	103.925	103.925	103.882	
3.375	103.340	103.340	103.167	3.500	104.538	104.538	104.465	3.000	103.871	103.871	103.799	
3.250	102.780	102.780	102.607	3.375	104.105	104.105	104.031	2.875	103.466	103.466	103.394	
3.125	102.318	102.318	102.148	3.250	103.546	103.546	103.470	2.750	103.094	103.094	103.023	
3.000	102.101	102.101	101.945	3.125	102.865	102.865	102.805	2.625	102.585	102.585	102.514	
2.990	102.001	102.001	101.845	3.000	102.151	102.151	101.995	2.500	101.921	101.921	101.788	
2.875	101.318	101.318	101.162	2.875	101.540	101.540	101.374	2.375	101.629	101.629	101.541	
2.750	100.570	100.570	100.414	2.750	100.860	100.860	100.725	2.250	101.098	101.098	101.010	
2.625	99.324	99.324	99.167	2.625	100.034	100.034	99.875	2.125	100.447	100.447	100.303	
2.500	98.500	98.500	98.336	2.500	99.370	99.370	99.053	2.000	99.770	99.770	99.648	
2.375	97.734	97.734	97.569	2.375	98.469	98.469	98.417	1.990	99.670	99.670	99.548	
2.250	96.360	96.360	96.306	2.250	97.736	97.736	97.682	1.875	98.954	98.954	98.867	

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	105.682	105.682	105.719	4.250	102.539	102.539	102.414	3.875	103.272	103.272	103.147
3.750	105.466	105.466	105.436	4.125	104.074	104.074	103.929	3.750	103.312	103.312	103.187
3.625	105.092	105.092	105.050	4.000	103.275	103.275	103.150	3.625	104.360	104.360	104.260
3.500	104.725	104.725	104.638	3.875	102.845	102.845	102.720	3.500	103.904	103.904	103.804
3.375	104.522	104.522	104.435	3.750	102.350	102.350	102.225	3.375	103.513	103.513	103.413
3.250	104.117	104.117	104.030	3.625	103.305	103.305	103.180	3.250	103.062	103.062	102.962
3.125	104.102	104.102	104.061	3.500	102.971	102.971	102.846	3.125	103.451	103.451	103.351
3.000	104.093	104.093	104.021	3.375	102.531	102.531	102.406	3.000	103.012	103.012	102.912
2.875	103.661	103.661	103.590	3.250	101.958	101.958	101.833	2.875	102.522	102.522	102.422
2.750	103.265	103.265	103.193	3.125	101.176	101.176	101.051	2.750	102.087	102.087	101.987
2.625	103.289	103.289	103.217	3.000	100.577	100.577	100.452	2.625	101.913	101.913	101.813
2.500	102.769	102.769	102.680	2.875	99.904	99.904	99.779	2.500	101.350	101.350	101.250
2.375	102.319	102.319	102.231	2.750	99.230	99.230	99.105	2.375	100.896	100.896	100.796
2.250	101.855	101.855	101.766	2.625	98.388	98.388	98.263	2.250	100.415	100.415	100.315
2.125	101.192	101.192	101.103	2.500	97.425	97.425	97.300				
2.000	100.483	100.483	100.396	2.375	96.509	96.509	96.384				
1.875	99.724	99.724	99.636	2.250	95.682	95.682	95.557				

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	101.375	101.250	4.750	101.750	101.625			
4.625	101.125	101.000	4.625	101.625	101.500			
4.500	101.000	100.875	4.500	101.375	101.250			
4.375	100.875	100.750	4.375	101.125	101.000			
4.250	100.625	100.500	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



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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	105.009	105.009	105.163	4.250	102.182	102.182	102.336		
4.125	104.760	104.760	104.766	4.125	102.527	102.527	102.532		
4.000	104.524	104.524	104.529	4.000	102.283	102.283	102.289		
3.875	104.078	104.078	104.086	3.875	101.811	101.811	101.819		
3.750	103.680	103.680	103.692	3.750	101.457	101.457	101.469		
3.625	103.118	103.118	103.062	3.625	101.792	101.792	101.612		
3.500	102.664	102.664	102.483	3.500	101.512	101.512	101.236		
3.375	102.127	102.127	101.949	3.375	101.107	101.107	100.928		
3.250	101.525	101.525	101.351	3.250	100.576	100.576	100.402		
3.125	100.854	100.854	100.692	3.125	99.889	99.889	99.719		
3.000	100.275	100.275	100.113	3.000	99.063	99.063	98.897		
2.875	99.669	99.669	99.510	2.875	98.410	98.410	98.251		
2.750	98.982	98.982	98.827	2.750	97.791	97.791	97.635		
2.625	98.144	98.144	97.993	2.625	97.036	97.036	96.885		
2.500	97.357	97.357	97.109	2.500	96.265	96.265	96.118		

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



4/12/2021
 Effective Time:
 9:06:47 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	104.028	104.028	103.962	4.250	100.972	100.972	100.906				
4.125	104.152	104.152	104.040	4.125	101.831	101.831	101.718				
4.000	103.869	103.869	103.757	4.000	101.504	101.504	101.391				
3.875	103.352	103.352	103.239	3.875	101.003	101.003	100.890				
3.750	102.940	102.940	102.826	3.750	100.596	100.596	100.482				
3.625	103.064	103.064	102.917	3.625	101.756	101.756	101.609				
3.500	102.666	102.666	102.520	3.500	101.344	101.344	101.198				
3.375	102.160	102.160	102.012	3.375	100.905	100.905	100.757				
3.250	101.500	101.500	101.351	3.250	100.272	100.272	100.123				
3.125	100.633	100.633	100.485	3.125	99.392	99.392	99.244				
3.000	100.513	100.513	100.361	3.000	98.989	98.989	98.837				
2.875	99.813	99.813	99.661	2.875	98.264	98.264	98.112				
2.750	99.035	99.035	98.884	2.750	97.491	97.491	97.339				
2.625	97.923	97.923	97.772	2.625	96.382	96.382	96.231				
2.500	96.784	96.784	96.634	2.500	95.277	95.277	95.127				

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



4/12/2021
Effective Time:
9:06:51 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