



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, April 13, 2021

Rate Sheet # 1

9:12 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.](#)

TABLE OF CONTENTS

Government Products

FHA, VA, USDA Page 2
theNADA Page 3
FHA, VA, USDA STRETCH Page 4

Conventional Products

Clarity Conventional Fixed Page 5
Conventional Fixed Page 6
HEM Jumbo Page 7
Home Ready Page 8
Home Possible Page 9
Conventional ARM Page 10

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.



4/13/2021
 Effective Time:
 9:12:22 AM

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

| Government | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|------------------------------|------------------|------------------|------------------------------|---------------------------------|------------------|---------------------|-----------------|------------------------------|----------|------------------|-------------------|---------|---------|---------|--------|---------|---------|---------|----------------|---------|---------|---------|-------|---------|---------|---------|------------------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|---------|---------|---------|-------|--------|--------|--------|-------|--------|--------|--------|-------|--------|--------|--------|
| GFFX30 | | | | GFFX25 | | | | FHA 30 Yr Fixed | | | | GVFX30 | | | | GVFX25 | | | | VA 30 Yr Fixed | | | | GUF30 | | | | USDA 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 | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | 105.527 | 105.527 | 105.336 | 4.250 | 105.214 | 105.214 | 105.023 | 4.250 | 106.137 | 106.137 | 105.887 | 4.125 | 107.297 | 107.297 | 107.047 | 4.125 | 107.297 | 107.297 | 107.047 | 4.000 | 106.457 | 106.457 | 106.207 | 3.875 | 105.573 | 105.573 | 105.323 | 3.750 | 105.511 | 105.511 | 105.341 | 3.625 | 105.054 | 105.054 | 104.887 | 3.500 | 104.664 | 104.664 | 104.565 | 3.375 | 104.309 | 104.309 | 104.157 | 3.250 | 104.414 | 104.414 | 104.246 | 3.125 | 103.949 | 103.949 | 103.860 | 3.000 | 103.528 | 103.528 | 103.439 | 2.875 | 103.050 | 103.050 | 102.961 | 2.750 | 102.666 | 102.666 | 102.577 | 2.625 | 101.159 | 101.159 | 101.086 | 2.500 | 100.787 | 100.787 | 100.714 | 2.375 | 100.317 | 100.317 | 100.244 | 2.250 | 99.836 | 99.836 | 99.763 | 2.250 | 99.474 | 99.474 | 99.275 | 2.250 | 99.711 | 99.711 | 99.638 |
| GFFX15 | | | | FHA 15 Yr Fixed | | | | GVFX15 | | | | VA 15 Yr Fixed | | | | GFAL05 | | | | FHA 5/1 ARM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.375 | | | | 4.250 | 101.809 | 101.809 | 101.963 | 4.125 | 104.212 | 104.212 | 104.374 | 4.000 | 104.144 | 104.144 | 104.306 | 3.875 | 103.944 | 103.944 | 104.106 | 3.750 | 103.621 | 103.621 | 103.783 | 3.625 | 103.861 | 103.861 | 103.915 | 3.500 | 103.749 | 103.749 | 103.803 | 3.375 | 103.310 | 103.310 | 103.363 | 3.250 | 102.840 | 102.840 | 102.884 | 3.125 | 103.017 | 103.017 | 103.013 | 3.000 | 102.538 | 102.538 | 102.533 | 2.875 | 102.109 | 102.109 | 102.101 | 2.750 | 102.591 | 102.591 | 102.583 | 2.750 | 102.591 | 102.591 | 102.583 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GVAL05 | | | | VA 5/1 ARM | | | | GFAL03 | | | | FHA 3/1 ARM | | | | GVAL03 | | | | VA 3/1 ARM | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | 96.440 | 96.440 | 96.327 | 3.750 | 96.347 | 96.347 | 96.234 | 3.625 | 98.477 | 98.477 | 98.347 | 3.500 | 96.801 | 96.801 | 96.672 | 3.375 | 96.344 | 96.344 | 96.215 | 3.250 | 95.905 | 95.905 | 95.776 | 3.125 | 97.243 | 97.243 | 97.130 | 3.000 | 95.881 | 95.881 | 95.768 | 2.875 | 95.272 | 95.272 | 95.159 | 2.875 | 95.272 | 95.272 | 95.159 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GFFX30HB | | | | FHA 30 Yr Fixed HB | | | | GVFX30HB | | | | 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 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | 102.329 | 102.329 | 102.327 | 4.000 | 101.794 | 101.794 | 101.792 | 3.875 | 102.383 | 102.383 | 102.002 | 3.750 | 103.495 | 103.495 | 103.127 | 3.625 | 103.117 | 103.117 | 102.749 | 3.500 | 102.726 | 102.726 | 102.359 | 3.375 | 102.484 | 102.484 | 102.316 | 3.250 | 102.668 | 102.668 | 102.265 | 3.125 | 102.333 | 102.333 | 102.244 | 3.000 | 102.102 | 102.102 | 102.013 | 2.875 | 101.550 | 101.550 | 101.461 | 2.750 | 101.100 | 101.100 | 101.011 | 2.625 | 100.139 | 100.139 | 100.000 | 2.500 | 99.801 | 99.801 | 99.691 | 2.375 | 99.491 | 99.491 | 99.381 | 2.250 | 99.075 | 99.075 | 98.964 | 2.250 | 98.780 | 98.780 | 98.629 | | | | | | | | | | | | | | | | | | | | |
| Streamline/IRRRL Product Codes | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GFFX30SL | FHA 30 Year Fixed Streamline | GVFX30IR | VA 30 Year IRRRL | GFFX30SLHB | FHA 30 Year Fixed Streamline HB | GVFX30IRHB | VA 30 Year IRRRL HB | GFFX15SL | FHA 15 Year Fixed Streamline | GVFX15IR | VA 15 Year IRRRL | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Government Adjusters | | | | FICO Adjusters | | | | FHA | | | | VA | | | | USDA | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DTI >= 55% | | | -0.500 | >=740 | | | 0.250 | 0.125 | 0.125 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHA Streamline | | | -0.250 | 700-739 | | | 0.000 | 0.000 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| AUS Refer/Manual UW | | | -0.375 | 680-699 | | | 0.000 | 0.000 | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LA >=\$50,000 - \$99,999 | | | -0.750 | 660-679 | | | -0.500 | -0.750 | -0.750 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LA >=\$100,000 - \$124,999 | | | -0.375 | 640-659 | | | -1.000 | -1.500 | -1.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| LA > \$124,999 - LIMIT | | | 0.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 units | | | -0.500 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3-4 units | | | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Manufactured Home | | | -1.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA IRRRL Adjustments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA IRRRL (95.01-110.00) | | | -1.000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| VA IRRRL (110.01-125% LTV) | | | -2.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Purchase Special | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| FHA Fixed Programs Only (excludes High Balance and ARMS) | | | 0.250 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| GOVERNMENT LENDER FEE BUYOUT | | | | STREAMLINE LENDER FEE BUYOUT | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 50,000 -74,999 | -1.990 | 190,000 -249,999 | -0.524 | 50,000 -74,999 | -1.390 | 190,000 -249,999 | -0.366 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 75,000 -99,999 | -1.327 | 250,000 -299,999 | -0.398 | 75,000 -99,999 | -0.927 | 250,000 -299,999 | -0.278 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 100,000 -139,999 | -0.995 | 300,000 -349,999 | -0.332 | 100,000 -139,999 | -0.695 | 300,000 -349,999 | -0.232 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 140,000 -189,999 | -0.711 | 350,000 -499,999 | -0.284 | 140,000 -189,999 | -0.496 | 350,000 -499,999 | -0.199 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | >=500,000 | -0.199 | | | >=500,000 | -0.139 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



4/13/2021
 Effective Time:
 9:12:25 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 | |
| 4.750 | 103.688 | theNADA 30 Yr Fixed Price Adjustments | |
| 4.625 | 103.438 | FICO | Adjustment |
| 4.500 | 103.188 | FICO 660-679 | -0.250 |
| 4.375 | 102.938 | FICO 640-659 | -1.000 |
| 4.250 | 102.688 | | |
| 4.125 | 102.188 | DTI | Adjustment |
| 4.000 | 101.938 | DTI> 50 FICO 680+ | -1.000 |
| 3.875 | 101.688 | DTI> 45-50 FICO 640-679 | -0.500 |
| 3.750 | 101.438 | | |
| 3.625 | 100.938 | | |
| 3.500 | 100.688 | | |
| 3.375 | 100.438 | | |
| 3.250 | 100.188 | | |

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.**



4/13/2021
Effective Time:
9:12:28 AM

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

| 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 | 103.629 | 103.536 | 103.442 | 4.250 | 103.379 | 103.286 | 103.192 | 4.250 | 103.379 | 103.286 | 103.192 | 4.250 | 103.379 | 103.286 | 103.192 | 4.250 | 103.379 | 103.286 | 103.192 | 4.250 | 103.379 | 103.286 | 103.192 |
| 4.125 | 104.100 | 104.007 | 103.913 | 4.125 | 103.850 | 103.757 | 103.663 | 4.125 | 103.850 | 103.757 | 103.663 | 4.125 | 103.850 | 103.757 | 103.663 | 4.125 | 103.850 | 103.757 | 103.663 | 4.125 | 103.850 | 103.757 | 103.663 |
| 4.000 | 103.904 | 103.810 | 103.717 | 4.000 | 103.654 | 103.560 | 103.467 | 4.000 | 103.654 | 103.560 | 103.467 | 4.000 | 103.654 | 103.560 | 103.467 | 4.000 | 103.654 | 103.560 | 103.467 | 4.000 | 103.654 | 103.560 | 103.467 |
| 3.875 | 103.680 | 103.586 | 103.492 | 3.875 | 103.430 | 103.336 | 103.242 | 3.875 | 103.430 | 103.336 | 103.242 | 3.875 | 103.430 | 103.336 | 103.242 | 3.875 | 103.430 | 103.336 | 103.242 | 3.875 | 103.430 | 103.336 | 103.242 |
| 3.750 | 103.416 | 103.322 | 103.228 | 3.750 | 103.166 | 103.072 | 102.978 | 3.750 | 103.166 | 103.072 | 102.978 | 3.750 | 103.166 | 103.072 | 102.978 | 3.750 | 103.166 | 103.072 | 102.978 | 3.750 | 103.166 | 103.072 | 102.978 |
| 3.625 | 102.906 | 102.812 | 102.719 | 3.625 | 102.656 | 102.562 | 102.469 | 3.625 | 102.656 | 102.562 | 102.469 | 3.625 | 102.656 | 102.562 | 102.469 | 3.625 | 102.656 | 102.562 | 102.469 | 3.625 | 102.656 | 102.562 | 102.469 |
| 3.500 | 102.582 | 102.488 | 102.395 | 3.500 | 102.332 | 102.238 | 102.145 | 3.500 | 102.332 | 102.238 | 102.145 | 3.500 | 102.332 | 102.238 | 102.145 | 3.500 | 102.332 | 102.238 | 102.145 | 3.500 | 102.332 | 102.238 | 102.145 |
| 3.375 | 102.232 | 102.139 | 102.045 | 3.375 | 101.982 | 101.889 | 101.795 | 3.375 | 101.982 | 101.889 | 101.795 | 3.375 | 101.982 | 101.889 | 101.795 | 3.375 | 101.982 | 101.889 | 101.795 | 3.375 | 101.982 | 101.889 | 101.795 |
| 3.250 | 101.855 | 101.762 | 101.668 | 3.250 | 101.605 | 101.512 | 101.418 | 3.250 | 101.605 | 101.512 | 101.418 | 3.250 | 101.605 | 101.512 | 101.418 | 3.250 | 101.605 | 101.512 | 101.418 | 3.250 | 101.605 | 101.512 | 101.418 |
| 3.125 | 102.744 | 102.650 | 102.557 | 3.125 | 102.494 | 102.400 | 102.307 | 3.125 | 102.494 | 102.400 | 102.307 | 3.125 | 102.494 | 102.400 | 102.307 | 3.125 | 102.494 | 102.400 | 102.307 | 3.125 | 102.494 | 102.400 | 102.307 |
| 3.000 | 102.354 | 102.260 | 102.167 | 3.000 | 102.104 | 102.010 | 101.917 | 3.000 | 102.104 | 102.010 | 101.917 | 3.000 | 102.104 | 102.010 | 101.917 | 3.000 | 102.104 | 102.010 | 101.917 | 3.000 | 102.104 | 102.010 | 101.917 |
| 2.875 | 101.933 | 101.839 | 101.745 | 2.875 | 101.683 | 101.589 | 101.495 | 2.875 | 101.683 | 101.589 | 101.495 | 2.875 | 101.683 | 101.589 | 101.495 | 2.875 | 101.683 | 101.589 | 101.495 | 2.875 | 101.683 | 101.589 | 101.495 |
| 2.750 | 101.493 | 101.399 | 101.306 | 2.750 | 101.243 | 101.149 | 101.056 | 2.750 | 101.243 | 101.149 | 101.056 | 2.750 | 101.243 | 101.149 | 101.056 | 2.750 | 101.243 | 101.149 | 101.056 | 2.750 | 101.243 | 101.149 | 101.056 |
| 2.625 | 100.840 | 100.746 | 100.653 | 2.625 | 100.590 | 100.496 | 100.403 | 2.625 | 100.590 | 100.496 | 100.403 | 2.625 | 100.590 | 100.496 | 100.403 | 2.625 | 100.590 | 100.496 | 100.403 | 2.625 | 100.590 | 100.496 | 100.403 |
| 2.500 | 100.389 | 100.295 | 100.201 | 2.500 | 100.139 | 100.045 | 99.951 | 2.500 | 100.139 | 100.045 | 99.951 | 2.500 | 100.139 | 100.045 | 99.951 | 2.500 | 100.139 | 100.045 | 99.951 | 2.500 | 100.139 | 100.045 | 99.951 |
| 2.375 | 99.927 | 99.833 | 99.740 | 2.375 | 99.677 | 99.583 | 99.490 | 2.375 | 99.677 | 99.583 | 99.490 | 2.375 | 99.677 | 99.583 | 99.490 | 2.375 | 99.677 | 99.583 | 99.490 | 2.375 | 99.677 | 99.583 | 99.490 |
| 2.250 | 99.458 | 99.364 | 99.270 | 2.250 | 99.208 | 99.114 | 99.020 | 2.250 | 99.208 | 99.114 | 99.020 | 2.250 | 99.208 | 99.114 | 99.020 | 2.250 | 99.208 | 99.114 | 99.020 | 2.250 | 99.208 | 99.114 | 99.020 |
| 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 | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 3.500 | 103.616 | 103.522 | 103.429 | 3.500 | 103.366 | 103.272 | 103.179 | 3.500 | 103.366 | 103.272 | 103.179 | 3.500 | 103.366 | 103.272 | 103.179 | 3.500 | 103.366 | 103.272 | 103.179 | 3.500 | 103.366 | 103.272 | 103.179 |
| 3.375 | 103.280 | 103.186 | 103.093 | 3.375 | 103.030 | 102.936 | 102.843 | 3.375 | 103.030 | 102.936 | 102.843 | 3.375 | 103.030 | 102.936 | 102.843 | 3.375 | 103.030 | 102.936 | 102.843 | 3.375 | 103.030 | 102.936 | 102.843 |
| 3.250 | 102.929 | 102.836 | 102.742 | 3.250 | 102.679 | 102.586 | 102.492 | 3.250 | 102.679 | 102.586 | 102.492 | 3.250 | 102.679 | 102.586 | 102.492 | 3.250 | 102.679 | 102.586 | 102.492 | 3.250 | 102.679 | 102.586 | 102.492 |
| 3.125 | 102.860 | 102.767 | 102.673 | 3.125 | 102.610 | 102.517 | 102.423 | 3.125 | 102.610 | 102.517 | 102.423 | 3.125 | 102.610 | 102.517 | 102.423 | 3.125 | 102.610 | 102.517 | 102.423 | 3.125 | 102.610 | 102.517 | 102.423 |
| 3.000 | 102.512 | 102.418 | 102.324 | 3.000 | 102.262 | 102.168 | 102.074 | 3.000 | 102.262 | 102.168 | 102.074 | 3.000 | 102.262 | 102.168 | 102.074 | 3.000 | 102.262 | 102.168 | 102.074 | 3.000 | 102.262 | 102.168 | 102.074 |
| 2.875 | 102.137 | 102.044 | 101.950 | 2.875 | 101.887 | 101.794 | 101.700 | 2.875 | 101.887 | 101.794 | 101.700 | 2.875 | 101.887 | 101.794 | 101.700 | 2.875 | 101.887 | 101.794 | 101.700 | 2.875 | 101.887 | 101.794 | 101.700 |
| 2.750 | 101.760 | 101.666 | 101.572 | 2.750 | 101.510 | 101.416 | 101.322 | 2.750 | 101.510 | 101.416 | 101.322 | 2.750 | 101.510 | 101.416 | 101.322 | 2.750 | 101.510 | 101.416 | 101.322 | 2.750 | 101.510 | 101.416 | 101.322 |
| 2.625 | 101.668 | 101.574 | 101.481 | 2.625 | 101.418 | 101.324 | 101.231 | 2.625 | 101.418 | 101.324 | 101.231 | 2.625 | 101.418 | 101.324 | 101.231 | 2.625 | 101.418 | 101.324 | 101.231 | 2.625 | 101.418 | 101.324 | 101.231 |
| 2.500 | 101.295 | 101.202 | 101.108 | 2.500 | 101.045 | 100.952 | 100.858 | 2.500 | 101.045 | 100.952 | 100.858 | 2.500 | 101.045 | 100.952 | 100.858 | 2.500 | 101.045 | 100.952 | 100.858 | 2.500 | 101.045 | 100.952 | 100.858 |
| 2.375 | 100.915 | 100.821 | 100.727 | 2.375 | 100.665 | 100.571 | 100.477 | 2.375 | 100.665 | 100.571 | 100.477 | 2.375 | 100.665 | 100.571 | 100.477 | 2.375 | 100.665 | 100.571 | 100.477 | 2.375 | 100.665 | 100.571 | 100.477 |
| 2.250 | 100.533 | 100.439 | 100.346 | 2.250 | 100.283 | 100.189 | 100.096 | 2.250 | 100.283 | 100.189 | 100.096 | 2.250 | 100.283 | 100.189 | 100.096 | 2.250 | 100.283 | 100.189 | 100.096 | 2.250 | 100.283 | 100.189 | 100.096 |
| 2.125 | | | | 2.125 | | | | 2.125 | | | | 2.125 | | | | 2.125 | | | | 2.125 | | | |
| 2.000 | | | | 2.000 | | | | 2.000 | | | | 2.000 | | | | 2.000 | | | | 2.000 | | | |
| 1.875 | | | | 1.875 | | | | 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 | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 5.000 | | | | 5.000 | | | | 5.000 | | | | 5.000 | | | | 5.000 | | | | 5.000 | | | |
| 4.875 | | | | 4.875 | | | | 4.875 | | | | 4.875 | | | | 4.875 | | | | 4.875 | | | |
| 4.750 | | | | 4.750 | | | | 4.750 | | | | 4.750 | | | | 4.750 | | | | 4.750 | | | |
| 4.625 | | | | 4.625 | | | | 4.625 | | | | 4.625 | | | | 4.625 | | | | 4.625 | | | |
| 4.500 | | | | 4.500 | | | | 4.500 | | | | 4.500 | | | | 4.500 | | | | 4.500 | | | |
| 4.375 | | | | 4.375 | | | | 4.375 | | | | 4.375 | | | | 4.375 | | | | 4.375 | | | |
| 4.250 | | | | 4.250 | | | | 4.250 | | | | 4.250 | | | | 4.250 | | | | 4.250 | | | |
| 4.125 | 97.763 | 97.763 | 97.513 | 4.125 | 95.613 | 95.613 | 95.613 | 4.125 | 95.613 | 95.613 | 95.613 | 4.125 | 95.613 | 95.613 | 95.613 | 4.125 | 95.613 | 95.613 | 95.613 | 4.125 | 95.613 | 95.613 | 95.613 |
| 4.000 | 97.770 | 97.770 | 97.520 | 4.000 | 95.620 | 95.620 | 95.620 | 4.000 | 95.620 | 95.620 | 95.620 | 4.000 | 95.620 | 95.620 | 95.620 | 4.000 | 95.620 | 95.620 | 95.620 | 4.000 | 95.620 | 95.620 | 95.620 |
| 3.875 | 97.847 | 97.847 | 97.597 | 3.875 | 95.697 | 95.697 | 95.697 | 3.875 | 95.697 | 95.697 | 95.697 | 3.875 | 95.697 | 95.697 | 95.697 | 3.875 | 95.697 | 95.697 | 95.697 | 3.875 | 95.697 | 95.697 | 95.697 |
| 3.750 | 97.814 | 97.814 | 97.564 | 3.750 | 95.664 | 95.664 | 95.664 | 3.750 | 95.664 | 95.664 | 95.664 | 3.750 | 95.664 | 95.664 | 95.664 | 3.750 | 95.664 | 95.664 | 95.664 | 3.750 | 95.664 | 95.664 | 95.664 |
| 3.625 | 98.903 | 98.903 | 98.653 | 3.625 | 96.378 | 96.378 | 96.378 | 3.625 | 96.378 | 96.378 | 96.378 | 3.625 | 96.378 | 96.378 | 96.378 | 3.625 | 96.378 | 96.378 | 96.378 | 3.625 | 96.378 | 96.378 | 96.378 |
| 3.500 | 98.869 | 98.869 | 98.619 | 3.500 | 96.469 | 96.469 | 96.469 | 3.500 | 96.469 | 96.469 | 96.469 | 3.500 | 96.469 | 96.469 | 96.469 | 3.500 | 96.469 | 96.469 | 96.469 | 3.500 | 96.469 | 96.469 | 96.469 |
| 3.375 | 98.772 | 98.772 | 98.522 | 3.375 | 96.422 | 96.422 | 96.422 | 3.375 | 96.422 | 96.422 | 96.422 | 3.375 | 96.422 | 96.422 | 96.422 | 3.375 | 96.422 | 96.422 | 96.422 | 3.375 | 96.422 | 96.422 | 96.422 |
| 3.250 | 98.677 | 98.677 | 98.427 | 3.250 | 96.402 | 96.402 | 96.402 | 3.250 | 96.402 | 96.402 | 96.402 | 3.250 | 96.402 | 96.402 | 96.402 | 3.250 | 96.402 | 96.402 | 96.402 | 3.250 | 96.402 | | |



4/13/2021
Effective Time:
9:12:32 AM

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

| 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 | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | |
| 4.125 | 105.465 | 105.465 | 105.540 | 4.250 | 105.988 | 105.988 | 106.120 | 3.750 | 105.876 | 105.876 | 105.907 | 3.625 | 105.888 | 105.888 | 105.922 | 3.500 | 105.123 | 105.123 | 105.091 | | |
| 4.000 | 105.222 | 105.222 | 105.199 | 4.125 | 105.664 | 105.664 | 105.652 | 3.625 | 105.888 | 105.888 | 105.922 | 3.500 | 105.123 | 105.123 | 105.091 | 3.375 | 104.819 | 104.819 | 104.787 | | |
| 3.875 | 104.771 | 104.771 | 104.750 | 4.000 | 105.474 | 105.474 | 105.446 | 3.500 | 105.123 | 105.123 | 105.091 | 3.375 | 104.819 | 104.819 | 104.787 | 3.250 | 104.466 | 104.466 | 104.435 | | |
| 3.750 | 104.626 | 104.626 | 104.608 | 3.875 | 105.091 | 105.091 | 105.063 | 3.375 | 104.819 | 104.819 | 104.787 | 3.250 | 104.466 | 104.466 | 104.435 | 3.125 | 104.022 | 104.022 | 103.995 | | |
| 3.625 | 104.237 | 104.237 | 104.162 | 3.750 | 104.654 | 104.654 | 104.630 | 3.250 | 104.466 | 104.466 | 104.435 | 3.125 | 104.022 | 104.022 | 103.995 | 3.000 | 103.935 | 103.935 | 103.866 | | |
| 3.500 | 103.923 | 103.923 | 103.757 | 3.625 | 105.082 | 105.082 | 105.009 | 3.125 | 104.022 | 104.022 | 103.995 | 3.000 | 103.935 | 103.935 | 103.866 | 2.875 | 103.541 | 103.541 | 103.470 | | |
| 3.375 | 103.495 | 103.495 | 103.329 | 3.500 | 104.692 | 104.692 | 104.619 | 3.000 | 103.935 | 103.935 | 103.866 | 2.875 | 103.541 | 103.541 | 103.470 | 2.750 | 103.175 | 103.175 | 103.103 | | |
| 3.250 | 102.934 | 102.934 | 102.768 | 3.375 | 104.260 | 104.260 | 104.185 | 2.875 | 103.541 | 103.541 | 103.470 | 2.750 | 103.175 | 103.175 | 103.103 | 2.625 | 102.672 | 102.672 | 102.599 | | |
| 3.125 | 102.471 | 102.471 | 102.305 | 3.250 | 103.697 | 103.697 | 103.623 | 2.750 | 103.175 | 103.175 | 103.103 | 2.625 | 102.672 | 102.672 | 102.599 | 2.500 | 102.028 | 102.028 | 101.884 | | |
| 3.000 | 102.258 | 102.258 | 102.101 | 3.125 | 102.982 | 102.982 | 102.922 | 2.625 | 102.672 | 102.672 | 102.599 | 2.500 | 102.028 | 102.028 | 101.884 | 2.375 | 101.769 | 101.769 | 101.677 | | |
| 2.990 | 102.158 | 102.158 | 102.001 | 3.000 | 102.173 | 102.173 | 102.099 | 2.500 | 102.028 | 102.028 | 101.884 | 2.375 | 101.769 | 101.769 | 101.677 | 2.250 | 101.239 | 101.239 | 101.144 | | |
| 2.875 | 101.475 | 101.475 | 101.318 | 2.875 | 101.618 | 101.618 | 101.531 | 2.375 | 101.769 | 101.769 | 101.677 | 2.250 | 101.239 | 101.239 | 101.144 | 2.125 | 100.550 | 100.550 | 100.426 | | |
| 2.750 | 100.728 | 100.728 | 100.570 | 2.750 | 100.936 | 100.936 | 100.868 | 2.250 | 101.239 | 101.239 | 101.144 | 2.125 | 100.550 | 100.550 | 100.426 | 2.000 | 99.878 | 99.878 | 99.789 | | |
| 2.625 | 99.481 | 99.481 | 99.323 | 2.625 | 100.112 | 100.112 | 100.041 | 2.125 | 100.550 | 100.550 | 100.426 | 2.000 | 99.878 | 99.878 | 99.789 | 1.990 | 99.778 | 99.778 | 99.689 | | |
| 2.500 | 98.575 | 98.575 | 98.418 | 2.500 | 99.301 | 99.301 | 99.121 | 2.000 | 99.878 | 99.878 | 99.789 | 1.990 | 99.778 | 99.778 | 99.689 | 1.875 | 99.094 | 99.094 | 99.004 | | |
| 2.375 | 97.734 | 97.734 | 97.568 | 2.375 | 98.512 | 98.512 | 98.451 | 1.990 | 99.778 | 99.778 | 99.689 | 1.875 | 99.094 | 99.094 | 99.004 | | | | | | |
| 2.250 | 96.538 | 96.538 | 96.481 | 2.250 | 97.779 | 97.779 | 97.722 | | | | | | | | | | | | | | |

| 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 | Rate | 15 Day | 30 Day | 45 Day | | |
| 3.875 | 105.697 | 105.697 | 105.725 | 4.250 | 102.912 | 102.912 | 102.790 | 3.875 | 103.377 | 103.377 | 103.252 | 3.750 | 103.402 | 103.402 | 103.277 | | |
| 3.750 | 105.452 | 105.452 | 105.446 | 4.125 | 104.415 | 104.415 | 104.283 | 3.625 | 104.858 | 104.858 | 104.758 | 3.500 | 104.403 | 104.403 | 104.303 | | |
| 3.625 | 105.094 | 105.094 | 105.062 | 4.000 | 103.547 | 103.547 | 103.422 | 3.625 | 104.858 | 104.858 | 104.758 | 3.375 | 104.012 | 104.012 | 103.912 | | |
| 3.500 | 104.779 | 104.779 | 104.695 | 3.875 | 103.130 | 103.130 | 103.005 | 3.500 | 104.403 | 104.403 | 104.303 | 3.250 | 103.561 | 103.561 | 103.461 | | |
| 3.375 | 104.566 | 104.566 | 104.481 | 3.750 | 102.653 | 102.653 | 102.528 | 3.375 | 104.012 | 104.012 | 103.912 | 3.125 | 103.602 | 103.602 | 103.502 | | |
| 3.250 | 104.166 | 104.166 | 104.081 | 3.625 | 103.446 | 103.446 | 103.321 | 3.250 | 103.561 | 103.561 | 103.461 | 3.000 | 103.164 | 103.164 | 103.064 | | |
| 3.125 | 104.190 | 104.190 | 104.150 | 3.500 | 103.119 | 103.119 | 102.994 | 3.125 | 103.602 | 103.602 | 103.502 | 2.875 | 102.674 | 102.674 | 102.574 | | |
| 3.000 | 104.156 | 104.156 | 104.087 | 3.375 | 102.694 | 102.694 | 102.569 | 3.000 | 103.164 | 103.164 | 103.064 | 2.750 | 102.241 | 102.241 | 102.141 | | |
| 2.875 | 103.736 | 103.736 | 103.665 | 3.250 | 102.139 | 102.139 | 102.014 | 2.875 | 102.674 | 102.674 | 102.574 | 2.625 | 102.188 | 102.188 | 102.088 | | |
| 2.750 | 103.345 | 103.345 | 103.273 | 3.125 | 101.349 | 101.349 | 101.224 | 2.750 | 102.241 | 102.241 | 102.141 | 2.500 | 101.699 | 101.699 | 101.599 | | |
| 2.625 | 103.443 | 103.443 | 103.371 | 3.000 | 100.765 | 100.765 | 100.665 | 2.625 | 102.188 | 102.188 | 102.088 | 2.375 | 101.248 | 101.248 | 101.148 | | |
| 2.500 | 102.921 | 102.921 | 102.833 | 2.875 | 100.085 | 100.085 | 99.964 | 2.500 | 101.699 | 101.699 | 101.599 | 2.250 | 100.765 | 100.765 | 100.665 | | |
| 2.375 | 102.469 | 102.469 | 102.381 | 2.750 | 99.401 | 99.401 | 99.284 | 2.375 | 101.248 | 101.248 | 101.148 | | | | | | |
| 2.250 | 102.004 | 102.004 | 101.915 | 2.625 | 98.558 | 98.558 | 98.433 | | | | | | | | | | |
| 2.125 | 101.338 | 101.338 | 101.249 | 2.500 | 97.597 | 97.597 | 97.472 | | | | | | | | | | |
| 2.000 | 100.626 | 100.626 | 100.537 | 2.375 | 96.578 | 96.578 | 96.453 | | | | | | | | | | |
| 1.875 | 99.863 | 99.863 | 99.774 | 2.250 | 95.754 | 95.754 | 95.629 | | | | | | | | | | |

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 |
|------------------------------|--------|

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 |



4/13/2021
Effective Time:
9:12:35 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 | 105.200 | 105.200 | 105.240 | 105.240 | 4.250 | 105.623 | 105.623 | 105.755 | | 3.750 | 105.511 | 105.511 | 105.542 | | |
| 4.000 | 105.132 | 105.132 | 104.914 | 104.914 | 4.125 | 105.300 | 105.300 | 105.300 | | 3.625 | 105.119 | 105.119 | 105.057 | | |
| 3.875 | 104.722 | 104.722 | 104.504 | 104.504 | 4.000 | 105.277 | 105.277 | 105.173 | | 3.500 | 104.758 | 104.758 | 104.726 | | |
| 3.750 | 104.503 | 104.503 | 104.308 | 104.308 | 3.875 | 104.965 | 104.965 | 104.860 | | 3.375 | 104.454 | 104.454 | 104.422 | | |
| 3.625 | 104.016 | 104.016 | 103.862 | 103.862 | 3.750 | 104.447 | 104.447 | 104.343 | | 3.250 | 104.101 | 104.101 | 104.070 | | |
| 3.500 | 103.623 | 103.623 | 103.457 | 103.457 | 3.625 | 104.717 | 104.717 | 104.644 | | 3.125 | 103.657 | 103.657 | 103.630 | | |
| 3.375 | 103.195 | 103.195 | 103.029 | 103.029 | 3.500 | 104.327 | 104.327 | 104.254 | | 3.000 | 103.570 | 103.570 | 103.501 | | |
| 3.250 | 102.634 | 102.634 | 102.468 | 102.468 | 3.375 | 103.895 | 103.895 | 103.820 | | 2.875 | 103.176 | 103.176 | 103.105 | | |
| 3.125 | 102.171 | 102.171 | 102.005 | 102.005 | 3.250 | 103.388 | 103.388 | 103.258 | | 2.750 | 102.810 | 102.810 | 102.738 | | |
| 3.000 | 101.958 | 101.958 | 101.801 | 101.801 | 3.125 | 102.745 | 102.745 | 102.557 | | 2.625 | 102.307 | 102.307 | 102.234 | | |
| 2.990 | 101.858 | 101.858 | 101.701 | 101.701 | 3.000 | 102.149 | 102.149 | 101.976 | | 2.500 | 101.663 | 101.663 | 101.519 | | |
| 2.875 | 101.175 | 101.175 | 101.018 | 101.018 | 2.875 | 101.695 | 101.695 | 101.482 | | 2.375 | 101.404 | 101.404 | 101.312 | | |
| 2.750 | 100.428 | 100.428 | 100.270 | 100.270 | 2.750 | 101.027 | 101.027 | 100.814 | | 2.250 | 100.874 | 100.874 | 100.779 | | |
| 2.625 | 99.184 | 99.184 | 99.023 | 99.023 | 2.625 | 100.263 | 100.263 | 100.050 | | 2.125 | 100.185 | 100.185 | 100.061 | | |
| 2.500 | 98.363 | 98.363 | 98.162 | 98.162 | 2.500 | 99.567 | 99.567 | 99.367 | | 2.000 | 99.513 | 99.513 | 99.424 | | |
| 2.375 | 97.717 | 97.717 | 97.516 | 97.516 | 2.375 | 99.004 | 99.004 | 98.803 | | 1.990 | 99.413 | 99.413 | 99.324 | | |
| 2.250 | 96.988 | 96.988 | 96.787 | 96.787 | 2.250 | 98.276 | 98.276 | 98.075 | | 1.875 | 98.729 | 98.729 | 98.639 | | |

| 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 | 105.332 | 105.332 | 105.360 | 105.360 | 4.250 | 102.547 | 102.547 | 102.425 | | 3.875 | 103.012 | 103.012 | 102.887 | |
| 3.750 | 105.300 | 105.300 | 105.300 | 105.300 | 4.125 | 104.050 | 104.050 | 103.918 | | 3.750 | 103.037 | 103.037 | 102.912 | |
| 3.625 | 105.139 | 105.139 | 104.966 | 104.966 | 4.000 | 103.182 | 103.182 | 103.057 | | 3.625 | 104.493 | 104.493 | 104.393 | |
| 3.500 | 104.490 | 104.490 | 104.330 | 104.330 | 3.875 | 102.765 | 102.765 | 102.640 | | 3.500 | 104.038 | 104.038 | 103.938 | |
| 3.375 | 104.354 | 104.354 | 104.165 | 104.165 | 3.750 | 102.288 | 102.288 | 102.163 | | 3.375 | 103.647 | 103.647 | 103.547 | |
| 3.250 | 104.061 | 104.061 | 103.873 | 103.873 | 3.625 | 103.081 | 103.081 | 102.956 | | 3.250 | 103.196 | 103.196 | 103.096 | |
| 3.125 | 103.825 | 103.825 | 103.785 | 103.785 | 3.500 | 102.754 | 102.754 | 102.629 | | 3.125 | 103.237 | 103.237 | 103.137 | |
| 3.000 | 103.791 | 103.791 | 103.722 | 103.722 | 3.375 | 102.329 | 102.329 | 102.204 | | 3.000 | 102.799 | 102.799 | 102.699 | |
| 2.875 | 103.371 | 103.371 | 103.300 | 103.300 | 3.250 | 101.774 | 101.774 | 101.649 | | 2.875 | 102.309 | 102.309 | 102.209 | |
| 2.750 | 102.980 | 102.980 | 102.908 | 102.908 | 3.125 | 100.984 | 100.984 | 100.859 | | 2.750 | 101.876 | 101.876 | 101.776 | |
| 2.625 | 103.078 | 103.078 | 103.006 | 103.006 | 3.000 | 100.400 | 100.400 | 100.300 | | 2.625 | 101.823 | 101.823 | 101.723 | |
| 2.500 | 102.556 | 102.556 | 102.468 | 102.468 | 2.875 | 99.720 | 99.720 | 99.599 | | 2.500 | 101.334 | 101.334 | 101.234 | |
| 2.375 | 102.104 | 102.104 | 102.016 | 102.016 | 2.750 | 99.036 | 99.036 | 98.919 | | 2.375 | 100.883 | 100.883 | 100.783 | |
| 2.250 | 101.639 | 101.639 | 101.550 | 101.550 | 2.625 | 98.193 | 98.193 | 98.068 | | 2.250 | 100.400 | 100.400 | 100.300 | |
| 2.125 | 101.060 | 101.060 | 100.884 | 100.884 | 2.500 | 97.232 | 97.232 | 97.107 | | | | | | |
| 2.000 | 100.450 | 100.450 | 100.267 | 100.267 | 2.375 | 96.213 | 96.213 | 96.088 | | | | | | |
| 1.875 | 99.498 | 99.498 | 99.409 | 99.409 | 2.250 | 95.389 | 95.389 | 95.264 | | | | | | |

| 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 | FNMA | FHLMC |
| AMFX30LPMI | ARFX30LPMI | CF 30yr fix LPMI | AMFX30HBLPMI | ARFX30SCLPMI | CF 30yr fix High Balance LPMI |
| AMFX15LPMI | ARFX15LPMI | CF 15yr fix LPMI | AMFX15HBLPMI | ARFX15SCLPMI | 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 | -0.375 |
|------------------------------|-----------|
| The below adds also apply: | |
| LTV | CLTV |
| ≤65 | >80 & ≤95 |
| >65 & ≤75 | >80 & ≤95 |
| >75 & ≤95 | >90 & ≤95 |
| >75 & ≤90 | >76 & ≤90 |
| ≤95 | >95 & ≤97 |

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 |
| Adjustments | | FICO 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| Cash-out Refinance | | -0.500 | -0.500 | -0.700 | -1.000 | -1.000 | -1.300 | -1.300 | -1.300 |
| Investment Property | | -1.190 | -1.190 | -1.330 | -1.750 | -1.750 | N/A | N/A | N/A |
| Manufactured Housing | | -0.500 | -0.500 | -0.700 | -1.000 | -1.000 | -1.300 | -1.300 | -1.300 |
| Rate & Term Refinance | | 0.000 | 0.000 | 0.000 | -0.530 | -0.530 | -1.050 | -1.050 | -1.050 |
| Relocation | | 0.100 | 0.100 | 0.140 | 0.250 | 0.250 | 0.350 | 0.350 | 0.350 |
| Second Home | | -0.250 | -0.250 | -0.490 | -0.700 | -0.700 | -1.230 | -1.230 | -1.230 |
| 3- to 4-Unit Property | | -1.190 | -1.190 | -1.330 | -1.750 | N/A | N/A | N/A | N/A |
| 25 Years and Under | | 0.180 | 0.180 | 0.180 | 0.280 | 0.280 | 0.390 | 0.390 | 0.390 |
| >45% DTI | 95.01%-97% LTV | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| | 90.01%-95% LTV | -0.350 | -0.440 | -0.570 | -0.720 | N/A | N/A | N/A | N/A |
| | 85.01%-90% LTV | -0.280 | -0.390 | -0.500 | -0.620 | N | | | |



4/13/2021
Effective Time:
9:12:40 AM

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

| 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 | 101.375 | 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 | | | 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



4/13/2021
 Effective Time:
 9:12:45 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 | 105.183 | 105.183 | 105.358 | 4.250 | 102.226 | 102.226 | 102.402 | | |
| 4.125 | 104.849 | 104.849 | 104.951 | 4.125 | 102.615 | 102.615 | 102.603 | | |
| 4.000 | 104.615 | 104.615 | 104.603 | 4.000 | 102.374 | 102.374 | 102.362 | | |
| 3.875 | 104.170 | 104.170 | 104.160 | 3.875 | 101.903 | 101.903 | 101.893 | | |
| 3.750 | 103.773 | 103.773 | 103.767 | 3.750 | 101.550 | 101.550 | 101.544 | | |
| 3.625 | 103.165 | 103.165 | 103.137 | 3.625 | 101.846 | 101.846 | 101.652 | | |
| 3.500 | 102.710 | 102.710 | 102.517 | 3.500 | 101.567 | 101.567 | 101.279 | | |
| 3.375 | 102.175 | 102.175 | 101.984 | 3.375 | 101.154 | 101.154 | 100.963 | | |
| 3.250 | 101.574 | 101.574 | 101.387 | 3.250 | 100.623 | 100.623 | 100.436 | | |
| 3.125 | 100.907 | 100.907 | 100.727 | 3.125 | 99.927 | 99.927 | 99.744 | | |
| 3.000 | 100.340 | 100.340 | 100.161 | 3.000 | 99.181 | 99.181 | 99.002 | | |
| 2.875 | 99.736 | 99.736 | 99.559 | 2.875 | 98.608 | 98.608 | 98.431 | | |
| 2.750 | 99.050 | 99.050 | 98.877 | 2.750 | 97.989 | 97.989 | 97.816 | | |
| 2.625 | 98.212 | 98.212 | 98.044 | 2.625 | 97.236 | 97.236 | 97.067 | | |
| 2.500 | 97.325 | 97.325 | 97.160 | 2.500 | 96.465 | 96.465 | 96.300 | | |

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 |



4/13/2021
 Effective Time:
 9:12:50 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 | 104.298 | 104.298 | 104.210 | 4.250 | 101.242 | 101.242 | 101.153 | | |
| 4.125 | 104.354 | 104.354 | 104.265 | 4.125 | 102.027 | 102.027 | 101.938 | | |
| 4.000 | 104.057 | 104.057 | 103.968 | 4.000 | 101.686 | 101.686 | 101.597 | | |
| 3.875 | 103.568 | 103.568 | 103.479 | 3.875 | 101.213 | 101.213 | 101.124 | | |
| 3.750 | 103.188 | 103.188 | 103.098 | 3.750 | 100.839 | 100.839 | 100.749 | | |
| 3.625 | 103.081 | 103.081 | 102.952 | 3.625 | 101.787 | 101.787 | 101.658 | | |
| 3.500 | 102.697 | 102.697 | 102.568 | 3.500 | 101.389 | 101.389 | 101.261 | | |
| 3.375 | 102.219 | 102.219 | 102.090 | 3.375 | 100.968 | 100.968 | 100.839 | | |
| 3.250 | 101.590 | 101.590 | 101.461 | 3.250 | 100.366 | 100.366 | 100.237 | | |
| 3.125 | 100.701 | 100.701 | 100.574 | 3.125 | 99.464 | 99.464 | 99.337 | | |
| 3.000 | 100.634 | 100.634 | 100.518 | 3.000 | 99.107 | 99.107 | 98.991 | | |
| 2.875 | 99.937 | 99.937 | 99.821 | 2.875 | 98.386 | 98.386 | 98.270 | | |
| 2.750 | 99.145 | 99.145 | 99.030 | 2.750 | 97.599 | 97.599 | 97.484 | | |
| 2.625 | 98.031 | 98.031 | 97.917 | 2.625 | 96.488 | 96.488 | 96.374 | | |
| 2.500 | 96.898 | 96.898 | 96.784 | 2.500 | 95.389 | 95.389 | 95.275 | | |

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 |
|------------------------------|--------|

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 |



4/13/2021
Effective Time:
9:12:54 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 |