



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, April 14, 2021

Rate Sheet # 1

10:32 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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4/14/2021
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theNADA FHA 100% PROGRAM			
TNFHA30	theNADA FHA 30 Yr Fixed	theNADA 2nd	
Rate	30 Day	10 Yr Fixed @ 6% Rate Par Pricing	
4.750	104.438	theNADA 30 Yr Fixed Price Adjustments	
4.625	104.188	FICO	Adjustment
4.500	103.938	FICO 660-679	-0.250
4.375	103.813	FICO 640-659	-1.000
4.250	103.563		
4.125	103.063	DTI	Adjustment
4.000	102.813	DTI> 50 FICO 680+	-1.000
3.875	102.563	DTI> 45-50 FICO 640-679	-0.500
3.750	102.313		
3.625	101.063		
3.500	100.813		
3.375	100.563		
3.250	100.313		

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	104.302	104.209	104.115	4.250	103.927	103.834	103.740				
4.125	104.434	104.340	104.247	4.125	104.059	103.965	103.872				
4.000	104.238	104.144	104.050	4.000	103.863	103.769	103.675				
3.875	104.014	103.920	103.826	3.875	103.639	103.545	103.451				
3.750	103.750	103.656	103.562	3.750	103.375	103.281	103.187				
3.625	103.316	103.222	103.128	3.625	102.941	102.847	102.753				
3.500	102.992	102.898	102.804	3.500	102.617	102.523	102.429				
3.375	102.642	102.548	102.454	3.375	102.267	102.173	102.079				
3.250	102.265	102.171	102.077	3.250	101.890	101.796	101.702				
3.125	103.370	103.277	103.183	3.125	102.995	102.902	102.808				
3.000	102.980	102.887	102.793	3.000	102.605	102.512	102.418				
2.875	102.559	102.465	102.371	2.875	102.184	102.090	101.996				
2.750	102.119	102.026	101.932	2.750	101.744	101.651	101.557				
2.625	101.404	101.310	101.216	2.625	101.029	100.935	100.841				
2.500	100.952	100.859	100.765	2.500	100.577	100.484	100.390				
2.375	100.491	100.397	100.303	2.375	100.116	100.022	99.928				
2.250	100.021	99.928	99.834	2.250	99.646	99.553	99.459				
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	103.368	103.274	103.181	3.500	103.118	103.024	102.931				
3.375	103.032	102.939	102.845	3.375	102.782	102.689	102.595				
3.250	102.682	102.588	102.494	3.250	102.432	102.338	102.244				
3.125	102.875	102.781	102.687	3.125	102.625	102.531	102.437				
3.000	102.526	102.433	102.339	3.000	102.276	102.183	102.089				
2.875	102.152	102.058	101.964	2.875	101.902	101.808	101.714				
2.750	101.775	101.681	101.587	2.750	101.525	101.431	101.337				
2.625	101.679	101.585	101.491	2.625	101.429	101.335	101.241				
2.500	101.306	101.212	101.119	2.500	101.056	100.962	100.869				
2.375	100.925	100.832	100.738	2.375	100.675	100.582	100.488				
2.250	100.544	100.450	100.356	2.250	100.294	100.200	100.106				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	98.244	98.244	97.994	4.125	96.094	96.094	96.094				
4.000	98.251	98.251	98.001	4.000	96.101	96.101	96.101				
3.875	98.328	98.328	98.078	3.875	96.178	96.178	96.178				
3.750	98.296	98.296	98.046	3.750	96.146	96.146	96.146				
3.625	99.384	99.384	99.134	3.625	96.859	96.859	96.859				
3.500	99.350	99.350	99.100	3.500	96.950	96.950	96.950				
3.375	99.254	99.254	99.004	3.375	96.904	96.904	96.904				
3.250	99.158	99.158	98.908	3.250	96.883	96.883	96.883				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

Government Adjustment

Government Adjusters

DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

FICO Adjusters

	FHA	VA
620-639	-1.000	-1.000
600-619	-2.000	-2.000
580-599	-3.000	n/a

VA IRRRL Adjustments

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250

GOVERNMENT LENDER FEE BUYOUT

50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

STREAMLINE LENDER FEE BUYOUT

50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.139



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Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.413	105.413	105.381	4.250	106.015	106.015	106.096	3.750	105.799	105.799	105.855				
4.000	105.241	105.241	105.211	4.125	105.727	105.727	105.688	3.625	105.426	105.426	105.423				
3.875	104.797	104.797	104.770	4.000	105.570	105.570	105.536	3.500	105.155	105.155	105.145				
3.750	104.660	104.660	104.637	3.875	105.193	105.193	105.160	3.375	104.855	104.855	104.845				
3.625	104.464	104.464	104.344	3.750	104.763	104.763	104.734	3.250	104.507	104.507	104.499				
3.500	104.270	104.270	104.104	3.625	104.951	104.951	104.877	3.125	104.071	104.071	104.067				
3.375	103.852	103.852	103.685	3.500	104.612	104.612	104.539	3.000	104.054	104.054	103.985				
3.250	103.300	103.300	103.133	3.375	104.139	104.139	104.061	2.875	103.666	103.666	103.597				
3.125	102.844	102.844	102.678	3.250	103.585	103.585	103.506	2.750	103.306	103.306	103.236				
3.000	102.584	102.584	102.426	3.125	102.899	102.899	102.838	2.625	102.812	102.812	102.742				
2.990	102.484	102.484	102.326	3.000	102.499	102.499	102.341	2.500	102.177	102.177	102.032				
2.875	101.805	101.805	101.647	2.875	101.792	101.792	101.731	2.375	101.903	101.903	101.817				
2.750	101.063	101.063	100.904	2.750	101.139	101.139	101.079	2.250	101.378	101.378	101.292				
2.625	99.821	99.821	99.663	2.625	100.229	100.229	100.130	2.125	100.714	100.714	100.574				
2.500	98.919	98.919	98.760	2.500	99.484	99.484	99.302	2.000	100.040	100.040	99.941				
2.375	98.066	98.066	97.908	2.375	98.702	98.702	98.648	1.990	99.940	99.940	99.841				
2.250	96.796	96.796	96.740	2.250	97.975	97.975	97.920	1.875	99.254	99.254	99.158				

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	105.608	105.608	105.661	4.250	103.037	103.037	102.912	3.875	103.338	103.338	103.213
3.750	105.338	105.338	105.393	4.125	104.261	104.261	104.173	3.750	103.367	103.367	103.242
3.625	104.987	104.987	104.954	4.000	103.665	103.665	103.540	3.625	104.842	104.842	104.742
3.500	104.943	104.943	104.876	3.875	103.259	103.259	103.134	3.500	104.387	104.387	104.287
3.375	104.735	104.735	104.668	3.750	102.790	102.790	102.665	3.375	103.996	103.996	103.896
3.250	104.347	104.347	104.306	3.625	103.765	103.765	103.640	3.250	103.545	103.545	103.445
3.125	104.308	104.308	104.271	3.500	103.447	103.447	103.322	3.125	103.727	103.727	103.627
3.000	104.277	104.277	104.208	3.375	103.053	103.053	102.928	3.000	103.289	103.289	103.189
2.875	103.862	103.862	103.793	3.250	102.509	102.509	102.384	2.875	102.799	102.799	102.699
2.750	103.477	103.477	103.407	3.125	101.723	101.723	101.598	2.750	102.366	102.366	102.266
2.625	103.579	103.579	103.507	3.000	101.077	101.077	100.977	2.625	102.360	102.360	102.260
2.500	103.062	103.062	102.972	2.875	100.414	100.414	100.289	2.500	101.871	101.871	101.771
2.375	102.615	102.615	102.523	2.750	99.738	99.738	99.613	2.375	101.420	101.420	101.320
2.250	102.152	102.152	102.060	2.625	98.902	98.902	98.777	2.250	100.937	100.937	100.837
2.125	101.491	101.491	101.398	2.500	97.945	97.945	97.820				
2.000	100.783	100.783	100.689	2.375	96.880	96.880	96.755				
1.875	100.022	100.022	99.927	2.250	96.046	96.046	95.921				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

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

Rate	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

Rate	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

LA >= \$50,000 - \$99,999	-0.750
LA >= \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

CONVENTIONAL LENDER FEE BUYOUT

Rate	≤60	>60-70	>70-75	>75-80
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			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	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	HEMJF15	HEM Jumbo 15 Yr Fixed
		HEMJF30	HEM Jumbo 5/6 SOFR ARM
		HEMJF15	HEM Jumbo 7/6 SOFR ARM
		HEMJF30	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	105.059	105.059	105.179	4.250	102.279	102.279	102.399		
4.125	104.848	104.848	104.827	4.125	102.740	102.740	102.719		
4.000	104.619	104.619	104.598	4.000	102.505	102.505	102.484		
3.875	104.182	104.182	104.163	3.875	102.042	102.042	102.023		
3.750	103.792	103.792	103.777	3.750	101.696	101.696	101.682		
3.625	103.461	103.461	103.290	3.625	102.349	102.349	102.097		
3.500	103.012	103.012	102.841	3.500	101.980	101.980	101.809		
3.375	102.487	102.487	102.318	3.375	101.576	101.576	101.408		
3.250	101.896	101.896	101.731	3.250	101.056	101.056	100.891		
3.125	101.173	101.173	101.008	3.125	100.368	100.368	100.208		
3.000	100.615	100.615	100.451	3.000	99.556	99.556	99.399		
2.875	100.019	100.019	99.856	2.875	98.771	98.771	98.618		
2.750	99.340	99.340	99.182	2.750	98.154	98.154	97.996		
2.625	98.509	98.509	98.355	2.625	97.407	97.407	98.252		
2.500	97.626	97.626	97.476	2.500	96.641	96.641	96.491		

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



4/14/2021
 Effective Time:
 10:32:56 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	104.383	104.383	104.279	4.250	101.326	101.326	101.222				
4.125	103.994	103.994	103.891	4.125	100.722	100.722	100.619				
4.000	104.165	104.165	104.084	4.000	101.802	101.802	101.721				
3.875	103.686	103.686	103.605	3.875	101.339	101.339	101.258				
3.750	103.316	103.316	103.237	3.750	100.974	100.974	100.895				
3.625	103.327	103.327	103.202	3.625	102.008	102.008	101.882				
3.500	102.957	102.957	102.832	3.500	101.623	101.623	101.498				
3.375	102.532	102.532	102.407	3.375	101.254	101.254	101.130				
3.250	101.914	101.914	101.791	3.250	100.664	100.664	100.541				
3.125	101.025	101.025	100.903	3.125	99.762	99.762	99.640				
3.000	100.839	100.839	100.734	3.000	99.282	99.282	99.176				
2.875	100.179	100.179	100.075	2.875	98.598	98.598	98.494				
2.750	99.399	99.399	99.296	2.750	97.823	97.823	97.720				
2.625	98.294	98.294	98.193	2.625	96.722	96.722	96.621				
2.500	97.166	97.166	97.066	2.500	95.628	95.628	95.528				

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



4/14/2021
Effective Time:
10:33:00 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