



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Thursday, April 15, 2021

Rate Sheet # 1

9:08 AM

#### LOCK DESK

**E-mail:** [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

#### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[meMortgage accepts transferred appraisals.](#)

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#### Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

#### EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

#### APPROVED STATES

AL, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WV

#### LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns  
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519 . Rates, terms and programs subject to change without notice.



4/15/2021  
 Effective Time:  
 9:08:29 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	106.146	106.146	106.237	4.250	105.240	105.240	105.331	4.250	106.010	106.010	105.760	4.125	106.527	106.527	106.277	4.000	105.748	105.748	105.498	3.875	104.889	104.889	104.639	3.750	104.403	104.403	104.314	3.625	104.814	104.814	104.799	3.500	104.525	104.525	104.556	3.375	104.216	104.216	104.248	3.250	104.435	104.435	104.214	3.125	104.119	104.119	104.030	3.000	103.697	103.697	103.608	2.875	103.220	103.220	103.131	2.750	102.835	102.835	102.746	2.625	101.510	101.510	101.414	2.500	101.115	101.115	101.042	2.375	100.645	100.645	100.572	2.250	100.164	100.164	100.091
4.125	105.683	105.683	105.678	4.125	104.640	104.640	104.635	4.125	106.527	106.527	106.277	4.000	105.748	105.748	105.498	3.875	104.889	104.889	104.639	3.750	104.403	104.403	104.314	3.625	104.814	104.814	104.799	3.500	104.525	104.525	104.556	3.375	104.216	104.216	104.248	3.250	104.435	104.435	104.214	3.125	104.119	104.119	104.030	3.000	103.697	103.697	103.608	2.875	103.220	103.220	103.131	2.750	102.835	102.835	102.746	2.625	101.510	101.510	101.414	2.500	101.115	101.115	101.042	2.375	100.645	100.645	100.572	2.250	100.164	100.164	100.091				
4.000	105.221	105.221	105.216	4.000	104.191	104.191	104.186	4.000	105.748	105.748	105.498	3.875	104.889	104.889	104.639	3.750	104.403	104.403	104.314	3.625	104.317	104.317	104.067	3.500	104.106	104.106	104.067	3.375	103.590	103.590	103.340	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991								
3.875	105.321	105.321	105.316	3.875	104.416	104.416	104.195	3.875	104.889	104.889	104.639	3.750	104.403	104.403	104.314	3.625	104.317	104.317	104.067	3.500	104.106	104.106	104.067	3.375	103.590	103.590	103.340	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991												
3.750	105.253	105.253	105.172	3.750	104.342	104.342	104.148	3.750	104.403	104.403	104.314	3.625	104.317	104.317	104.067	3.500	104.106	104.106	104.067	3.375	103.590	103.590	103.340	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																
3.625	104.814	104.814	104.799	3.625	103.964	103.964	103.770	3.625	104.403	104.403	104.314	3.500	104.106	104.106	104.067	3.375	103.590	103.590	103.340	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																				
3.500	104.525	104.525	104.556	3.500	103.573	103.573	103.479	3.500	104.403	104.403	104.314	3.375	103.590	103.590	103.340	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																								
3.375	104.216	104.216	104.248	3.375	103.170	103.170	103.157	3.375	104.403	104.403	104.314	3.250	103.339	103.339	103.170	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																												
3.250	104.435	104.435	104.214	3.250	103.585	103.585	103.364	3.250	104.403	104.403	104.314	3.125	103.269	103.269	103.180	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																
3.125	104.119	104.119	104.030	3.125	103.182	103.182	103.032	3.125	104.403	104.403	104.314	3.000	102.847	102.847	102.758	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																				
3.000	103.697	103.697	103.608	3.000	102.767	102.767	102.580	3.000	104.403	104.403	104.314	2.875	102.370	102.370	102.281	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																								
2.875	103.220	103.220	103.131	2.875	102.339	102.339	102.117	2.875	104.403	104.403	104.314	2.750	101.985	101.985	101.896	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																												
2.750	102.835	102.835	102.746	2.750	101.898	101.898	101.677	2.750	104.403	104.403	104.314	2.625	101.387	101.387	101.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																																
2.625	101.510	101.510	101.414	2.625	101.410	101.410	101.199	2.625	104.403	104.403	104.314	2.500	101.015	101.015	100.942	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																																				
2.500	101.115	101.115	101.042	2.500	100.970	100.970	100.758	2.500	104.403	104.403	104.314	2.375	100.545	100.545	100.472	2.250	100.064	100.064	99.991																																																								
2.375	100.645	100.645	100.572	2.375	100.517	100.517	100.305	2.375	104.403	104.403	104.314	2.250	100.064	100.064	99.991																																																												
2.250	100.164	100.164	100.091	2.250	100.051	100.051	99.840																																																																				

  

GFFX15				GVFX15				GFAL05			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.375				4.375				3.875	96.675	96.675	96.562
4.250	101.750	101.750	101.880	4.250	101.825	101.825	101.955	3.750	96.582	96.582	96.468
4.125	104.089	104.089	104.260	4.125	103.932	103.932	104.104	3.625	98.709	98.709	98.580
4.000	104.046	104.046	104.217	4.000	103.949	103.949	104.120	3.500	97.034	97.034	96.904
3.875	103.870	103.870	104.042	3.875	103.845	103.845	104.016	3.375	96.577	96.577	96.448
3.750	103.582	103.582	103.740	3.750	103.629	103.629	103.801	3.250	96.138	96.138	96.009
3.625	103.693	103.693	103.735	3.625	103.415	103.415	103.457	3.125	97.478	97.478	97.365
3.500	103.605	103.605	103.647	3.500	103.401	103.401	103.443	3.000	96.116	96.116	96.003
3.375	103.178	103.178	103.220	3.375	103.079	103.079	103.121	2.875	95.507	95.507	95.393
3.250	102.752	102.752	102.817	3.250	102.732	102.732	102.774				
3.125	103.099	103.099	103.087	3.125	102.692	102.692	102.680				
3.000	102.631	102.631	102.619	3.000	102.341	102.341	102.328				
2.875	102.312	102.312	102.320	2.875	102.062	102.062	102.070				
2.750	102.794	102.794	102.802	2.750	102.544	102.544	102.552				

  

GVAL05				GFAL03				GVAL03			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	96.425	96.425	96.312	3.125	95.428	95.428	95.428	3.125	95.178	95.178	95.178
3.750	96.332	96.332	96.218	3.000	94.607	94.607	94.607	3.000	94.357	94.357	94.357
3.625	98.459	98.459	98.330	2.875	93.799	93.799	93.799	2.875	93.674	93.674	93.674
3.500	96.784	96.784	96.654	2.750	93.351	93.351	93.351	2.750	93.226	93.226	93.226
3.375	96.327	96.327	96.198	2.625	94.753	94.753	94.753	2.625	94.503	94.503	94.503
3.250	95.888	95.888	95.759	2.500	93.906	93.906	93.906	2.500	93.656	93.656	93.656
3.125	97.228	97.228	97.115	2.375	93.213	93.213	93.213	2.375	92.963	92.963	92.963
3.000	95.866	95.866	95.753	2.250	92.780	92.780</					



4/15/2021  
 Effective Time:  
 9:08:32 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	104.438	<b>theNADA 30 Yr Fixed Price Adjustments</b>	
4.625	104.188	<b>FICO</b>	<b>Adjustment</b>
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	<b>DTI</b>	<b>Adjustment</b>
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.**



4/15/2021  
Effective Time:  
9:08:35 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				
4.250	104.286	104.192	104.098	4.250	103.911	103.817	103.723				
4.125	104.770	104.676	104.583	4.125	104.395	104.301	104.208				
4.000	104.574	104.480	104.386	4.000	104.199	104.105	104.011				
3.875	104.350	104.256	104.162	3.875	103.975	103.881	103.787				
3.750	104.085	103.992	103.898	3.750	103.710	103.617	103.523				
3.625	103.332	103.239	103.145	3.625	102.957	102.864	102.770				
3.500	103.009	102.915	102.821	3.500	102.634	102.540	102.446				
3.375	102.659	102.565	102.471	3.375	102.284	102.190	102.096				
3.250	102.282	102.188	102.094	3.250	101.907	101.813	101.719				
3.125	103.433	103.339	103.245	3.125	103.058	102.964	102.870				
3.000	103.043	102.949	102.855	3.000	102.668	102.574	102.480				
2.875	102.621	102.528	102.434	2.875	102.246	102.153	102.059				
2.750	102.182	102.088	101.994	2.750	101.807	101.713	101.619				
2.625	101.685	101.591	101.498	2.625	101.310	101.216	101.123				
2.500	101.234	101.140	101.046	2.500	100.859	100.765	100.671				
2.375	100.772	100.678	100.584	2.375	100.397	100.303	100.209				
2.250	100.303	100.209	100.115	2.250	99.928	99.834	99.740				
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	103.544	103.451	103.357	3.500	103.294	103.201	103.107				
3.375	103.209	103.115	103.021	3.375	102.959	102.865	102.771				
3.250	102.858	102.764	102.670	3.250	102.608	102.514	102.420				
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	101.894	101.800	101.706	2.625	101.644	101.550	101.456				
2.500	101.521	101.427	101.334	2.500	101.271	101.177	101.084				
2.375	101.140	101.047	100.953	2.375	100.890	100.797	100.703				
2.250	100.759	100.665	100.571	2.250	100.509	100.415	100.321				
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	98.210	98.210	97.960	4.125	96.060	96.060	96.060				
4.000	98.217	98.217	97.967	4.000	96.067	96.067	96.067				
3.875	98.294	98.294	98.044	3.875	96.144	96.144	96.144				
3.750	98.261	98.261	98.011	3.750	96.111	96.111	96.111				
3.625	99.334	99.334	99.084	3.625	96.809	96.809	96.809				
3.500	99.300	99.300	99.050	3.500	96.900	96.900	96.900				
3.375	99.204	99.204	98.954	3.375	96.854	96.854	96.854				
3.250	99.108	99.108	98.858	3.250	96.833	96.833	96.833				

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

**Government Adjustment**

**Government Adjusters**

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

**FICO Adjusters**

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

**VA IRRRL Adjustments**

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

**GOVERNMENT LENDER FEE BUYOUT**

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

**STREAMLINE LENDER FEE BUYOUT**

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



4/15/2021  
Effective Time:  
9:08:38 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	Rate	15 Day	30 Day	45 Day
4.125	105.395	105.395	105.365	4.250	106.047	106.047	106.146	3.750	105.711	105.711	105.742												
4.000	105.217	105.217	105.188	4.125	105.799	105.799	105.765	3.625	105.366	105.366	105.347												
3.875	104.768	104.768	104.742	4.000	105.612	105.612	105.579	3.500	105.255	105.255	105.233												
3.750	104.624	104.624	104.601	3.875	105.237	105.237	105.205	3.375	104.958	104.958	104.935												
3.625	104.439	104.439	104.316	3.750	104.837	104.837	104.809	3.250	104.612	104.612	104.591												
3.500	104.189	104.189	104.022	3.625	104.964	104.964	104.896	3.125	104.176	104.176	104.159												
3.375	103.770	103.770	103.603	3.500	104.657	104.657	104.548	3.000	104.045	104.045	103.975												
3.250	103.222	103.222	103.055	3.375	104.243	104.243	104.091	2.875	103.656	103.656	103.586												
3.125	102.762	102.762	102.596	3.250	103.595	103.595	103.524	2.750	103.293	103.293	103.223												
3.000	102.552	102.552	102.401	3.125	103.018	103.018	102.873	2.625	102.802	102.802	102.730												
2.990	102.452	102.452	102.301	3.000	102.467	102.467	102.350	2.500	102.261	102.261	102.131												
2.875	101.781	101.781	101.629	2.875	101.912	101.912	101.798	2.375	101.906	101.906	101.823												
2.750	101.046	101.046	100.894	2.750	101.232	101.232	101.145	2.250	101.401	101.401	101.298												
2.625	99.811	99.811	99.659	2.625	100.424	100.424	100.287	2.125	100.798	100.798	100.668												
2.500	99.014	99.014	98.862	2.500	99.673	99.673	99.473	2.000	100.125	100.125	99.995												
2.375	98.181	98.181	98.022	2.375	98.828	98.828	98.785	1.990	100.025	100.025	99.895												
2.250	96.907	96.907	96.863	2.250	98.101	98.101	98.057	1.875	99.223	99.223	99.138												

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	105.520	105.520	105.548	4.250	102.993	102.993	102.868	3.875	103.309	103.309	103.184
3.750	105.253	105.253	105.282	4.125	104.249	104.249	104.169	3.750	103.244	103.244	103.219
3.625	104.913	104.913	104.888	4.000	103.654	103.654	103.529	3.625	104.654	104.654	104.554
3.500	105.023	105.023	104.951	3.875	103.254	103.254	103.129	3.500	104.199	104.199	104.099
3.375	104.818	104.818	104.747	3.750	102.792	102.792	102.667	3.375	103.808	103.808	103.708
3.250	104.425	104.425	104.354	3.625	103.844	103.844	103.719	3.250	103.357	103.357	103.257
3.125	104.223	104.223	104.159	3.500	103.542	103.542	103.417	3.125	103.789	103.789	103.689
3.000	104.269	104.269	104.198	3.375	103.155	103.155	103.030	3.000	103.351	103.351	103.251
2.875	103.854	103.854	103.784	3.250	102.612	102.612	102.487	2.875	102.861	102.861	102.761
2.750	103.466	103.466	103.395	3.125	101.827	101.827	101.702	2.750	102.428	102.428	102.328
2.625	103.544	103.544	103.472	3.000	101.204	101.204	101.079	2.625	102.407	102.407	102.307
2.500	103.037	103.037	102.954	2.875	100.558	100.558	100.433	2.500	101.918	101.918	101.818
2.375	102.587	102.587	102.505	2.750	99.882	99.882	99.757	2.375	101.467	101.467	101.367
2.250	102.125	102.125	102.041	2.625	99.048	99.048	98.923	2.250	100.984	100.984	100.884
2.125	101.463	101.463	101.379	2.500	98.092	98.092	97.967				
2.000	100.754	100.754	100.669	2.375	97.026	97.026	96.901				
1.875	99.992	99.992	99.907	2.250	96.204	96.204	96.079				

### 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	



4/15/2021  
Effective Time:  
9:08:40 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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	105.200	4.250	105.682	105.682	105.781	3.750	105.346	105.346	105.377				
4.000	105.109	105.109	104.906	4.125	105.434	105.434	105.400	3.625	105.300	105.300	105.120				
3.875	104.706	104.706	104.494	4.000	105.300	105.300	105.300	3.500	104.922	104.922	104.868				
3.750	104.494	104.494	104.301	3.875	105.132	105.132	105.032	3.375	104.593	104.593	104.570				
3.625	104.348	104.348	104.131	3.750	104.614	104.614	104.514	3.250	104.247	104.247	104.126				
3.500	103.979	103.979	103.762	3.625	104.766	104.766	104.606	3.125	103.811	103.811	103.794				
3.375	103.506	103.506	103.333	3.500	104.496	104.496	104.333	3.000	103.680	103.680	103.610				
3.250	103.012	103.012	102.795	3.375	103.980	103.980	103.812	2.875	103.291	103.291	103.221				
3.125	102.462	102.462	102.296	3.250	103.489	103.489	103.314	2.750	102.928	102.928	102.858				
3.000	102.252	102.252	102.101	3.125	102.824	102.824	102.576	2.625	102.437	102.437	102.365				
2.990	102.152	102.152	102.001	3.000	102.473	102.473	102.319	2.500	101.896	101.896	101.766				
2.875	101.481	101.481	101.329	2.875	101.996	101.996	101.798	2.375	101.541	101.541	101.458				
2.750	100.746	100.746	100.594	2.750	101.328	101.328	101.124	2.250	101.036	101.036	100.933				
2.625	99.610	99.610	99.393	2.625	100.564	100.564	100.346	2.125	100.433	100.433	100.303				
2.500	98.772	98.772	98.562	2.500	99.930	99.930	99.728	2.000	99.760	99.760	99.630				
2.375	98.079	98.079	97.877	2.375	99.366	99.366	99.164	1.990	99.660	99.660	99.530				
2.250	97.350	97.350	97.148	2.250	98.638	98.638	98.436	1.875	98.858	98.858	98.773				

Conventional											
AMFX30				AMFX30HB				AMFX15HB			
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				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	105.300	105.300	105.300	4.250	102.628	102.628	102.503	3.875	102.944	102.944	102.919
3.750	105.300	105.300	105.300	4.125	103.884	103.884	103.804	3.750	102.979	102.979	102.854
3.625	104.978	104.978	104.784	4.000	103.289	103.289	103.164	3.625	104.289	104.289	104.189
3.500	104.658	104.658	104.586	3.875	102.889	102.889	102.764	3.500	103.834	103.834	103.734
3.375	104.530	104.530	104.382	3.750	102.427	102.427	102.302	3.375	103.443	103.443	103.343
3.250	104.238	104.238	104.039	3.625	103.479	103.479	103.354	3.250	102.992	102.992	102.892
3.125	103.858	103.858	103.794	3.500	103.177	103.177	103.052	3.125	103.424	103.424	103.324
3.000	103.904	103.904	103.833	3.375	102.790	102.790	102.665	3.000	102.986	102.986	102.886
2.875	103.489	103.489	103.419	3.250	102.247	102.247	102.122	2.875	102.496	102.496	102.396
2.750	103.101	103.101	103.030	3.125	101.462	101.462	101.337	2.750	102.063	102.063	101.963
2.625	103.179	103.179	103.107	3.000	100.839	100.839	100.714	2.625	102.042	102.042	101.942
2.500	102.672	102.672	102.589	2.875	100.193	100.193	100.068	2.500	101.553	101.553	101.453
2.375	102.222	102.222	102.140	2.750	99.517	99.517	99.392	2.375	101.102	101.102	101.002
2.250	101.760	101.760	101.676	2.625	98.683	98.683	98.558	2.250	100.619	100.619	100.519
2.125	101.155	101.155	101.014	2.500	97.727	97.727	97.602				
2.000	100.543	100.543	100.368	2.375	96.661	96.661	96.536				
1.875	99.627	99.627	99.542	2.250	95.839	95.839	95.714				

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	<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

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/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
>= 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0				



4/15/2021  
Effective Time:  
9:08:43 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	101.625	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					

  

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	101.375	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	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



4/15/2021  
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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	104.851	104.851	104.986	4.250	102.285	102.285	102.421		
4.125	104.828	104.828	104.807	4.125	102.751	102.751	102.730		
4.000	104.603	104.603	104.582	4.000	102.520	102.520	102.499		
3.875	104.158	104.158	104.140	3.875	102.050	102.050	102.031		
3.750	103.759	103.759	103.745	3.750	101.695	101.695	101.680		
3.625	103.528	103.528	103.373	3.625	102.415	102.415	102.176		
3.500	103.086	103.086	102.931	3.500	102.033	102.033	101.878		
3.375	102.564	102.564	102.411	3.375	101.613	101.613	101.460		
3.250	101.974	101.974	101.825	3.250	101.084	101.084	100.935		
3.125	101.298	101.298	101.149	3.125	100.438	100.438	100.293		
3.000	100.746	100.746	100.597	3.000	99.622	99.622	99.481		
2.875	100.154	100.154	100.007	2.875	98.897	98.897	98.750		
2.750	99.488	99.488	99.345	2.750	98.300	98.300	98.158		
2.625	98.639	98.639	98.500	2.625	97.535	97.535	97.397		
2.500	97.757	97.757	97.623	2.500	96.771	96.771	96.637		

**HomeReady Adjustments**

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

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

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**Loan Amount Adjustments**

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

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219





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Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.374	104.374	104.291	4.250	101.317	101.317	101.233				
4.125	103.983	103.983	103.902	4.125	100.711	100.711	100.629				
4.000	104.098	104.098	104.021	4.000	101.731	101.731	101.654				
3.875	103.622	103.622	103.547	3.875	101.271	101.271	101.195				
3.750	103.254	103.254	103.180	3.750	100.907	100.907	100.833				
3.625	103.355	103.355	103.237	3.625	102.086	102.086	101.968				
3.500	103.013	103.013	102.896	3.500	101.709	101.709	101.592				
3.375	102.600	102.600	102.484	3.375	101.333	101.333	101.217				
3.250	101.987	101.987	101.872	3.250	100.737	100.737	100.622				
3.125	101.111	101.111	100.997	3.125	99.878	99.878	99.764				
3.000	100.977	100.977	100.889	3.000	99.442	99.442	99.354				
2.875	100.321	100.321	100.235	2.875	98.773	98.773	98.686				
2.750	99.553	99.553	99.469	2.750	98.010	98.010	97.925				
2.625	98.434	98.434	98.350	2.625	96.895	96.895	96.812				
2.500	97.309	97.309	97.227	2.500	95.804	95.804	95.722				

**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



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NMLS # 133519

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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

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

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**\*\*Exempt are Loan balances ≤ 125,000**

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219