

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, April 15, 2021

Rate Sheet # 1

10:28 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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4/15/2021
 Effective Time:
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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	DTI	
4.125	103.063	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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Conventional															
CAMFX30	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
4.125	105.645	105.645	105.615	4.250	106.297	106.297	106.396	3.750	105.961	105.961	105.992	3.625	105.600	105.600	105.581
4.000	105.467	105.467	105.438	4.125	106.049	106.049	106.015	3.500	105.505	105.505	105.483	3.500	105.505	105.505	105.483
3.875	105.018	105.018	104.992	4.000	105.862	105.862	105.829	3.375	105.208	105.208	105.185	3.375	105.208	105.208	105.185
3.750	104.874	104.874	104.851	3.875	105.487	105.487	105.455	3.250	104.862	104.862	104.841	3.250	104.862	104.862	104.841
3.625	104.718	104.718	104.649	3.750	105.087	105.087	105.059	3.125	104.426	104.426	104.409	3.125	104.426	104.426	104.409
3.500	104.439	104.439	104.272	3.625	105.308	105.308	105.240	3.000	104.353	104.353	104.283	3.000	104.353	104.353	104.283
3.375	104.020	104.020	103.853	3.500	104.943	104.943	104.874	2.875	103.965	103.965	103.895	2.875	103.965	103.965	103.895
3.250	103.472	103.472	103.305	3.375	104.493	104.493	104.423	2.750	103.603	103.603	103.533	2.750	103.603	103.603	103.533
3.125	103.012	103.012	102.846	3.250	103.939	103.939	103.868	2.625	103.113	103.113	103.041	2.625	103.113	103.113	103.041
3.000	102.802	102.802	102.651	3.125	103.268	103.268	103.203	2.500	102.511	102.511	102.381	2.500	102.511	102.511	102.381
2.990	102.702	102.702	102.551	3.000	102.765	102.765	102.713	2.375	102.227	102.227	102.144	2.375	102.227	102.227	102.144
2.875	102.031	102.031	101.879	2.875	102.212	102.212	102.159	2.250	101.705	101.705	101.621	2.250	101.705	101.705	101.621
2.750	101.296	101.296	101.144	2.750	101.563	101.563	101.510	2.125	101.048	101.048	100.918	2.125	101.048	101.048	100.918
2.625	100.061	100.061	99.909	2.625	100.674	100.674	100.604	2.000	100.375	100.375	100.245	2.000	100.375	100.375	100.245
2.500	99.264	99.264	99.112	2.500	99.923	99.923	99.723	1.990	100.275	100.275	100.145	1.990	100.275	100.275	100.145
2.375	98.431	98.431	98.272	2.375	99.197	99.197	99.154	1.875	99.549	99.549	99.464	1.875	99.549	99.549	99.464
2.250	97.276	97.276	97.232	2.250	98.470	98.470	98.426								

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	105.770	105.770	105.798	4.250	102.993	102.993	102.868	3.875	103.309	103.309	103.184	3.875	103.309	103.309	103.184
3.750	105.503	105.503	105.532	4.125	104.288	104.288	104.207	3.750	103.344	103.344	103.219	3.750	103.344	103.344	103.219
3.625	105.147	105.147	105.122	4.000	103.654	103.654	103.529	3.625	104.747	104.747	104.647	3.625	104.747	104.747	104.647
3.500	105.273	105.273	105.201	3.875	103.254	103.254	103.129	3.500	104.292	104.292	104.192	3.500	104.292	104.292	104.192
3.375	105.068	105.068	104.997	3.750	102.792	102.792	102.667	3.375	103.901	103.901	103.801	3.375	103.901	103.901	103.801
3.250	104.675	104.675	104.604	3.625	103.844	103.844	103.719	3.250	103.450	103.450	103.350	3.250	103.450	103.450	103.350
3.125	104.536	104.536	104.472	3.500	103.542	103.542	103.417	3.125	103.836	103.836	103.736	3.125	103.836	103.836	103.736
3.000	104.577	104.577	104.506	3.375	103.155	103.155	103.030	3.000	103.398	103.398	103.298	3.000	103.398	103.398	103.298
2.875	104.163	104.163	104.093	3.250	102.612	102.612	102.487	2.875	102.908	102.908	102.808	2.875	102.908	102.908	102.808
2.750	103.776	103.776	103.705	3.125	101.827	101.827	101.702	2.750	102.475	102.475	102.375	2.750	102.475	102.475	102.375
2.625	103.872	103.872	103.800	3.000	101.327	101.327	101.227	2.625	102.548	102.548	102.448	2.625	102.548	102.548	102.448
2.500	103.362	103.362	103.279	2.875	100.626	100.626	100.526	2.500	102.059	102.059	101.959	2.500	102.059	102.059	101.959
2.375	102.912	102.912	102.830	2.750	99.946	99.946	99.846	2.375	101.608	101.608	101.508	2.375	101.608	101.608	101.508
2.250	102.450	102.450	102.366	2.625	99.048	99.048	98.923	2.250	101.125	101.125	101.025	2.250	101.125	101.125	101.025
2.125	101.788	101.788	101.704	2.500	98.092	98.092	97.967								
2.000	101.079	101.079	100.994	2.375	97.026	97.026	96.901								
1.875	100.317	100.317	100.232	2.250	96.204	96.204	96.079								

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

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

General Adjustments

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

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



4/15/2021
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Jumbo								
HEMJF30			HEMJF15			HEMJF30		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 30 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	4.750	101.375	101.250
4.625	101.375	101.250	4.625	101.875	101.750	4.625	101.125	101.000
4.500	101.250	101.125	4.500	101.625	101.500	4.500	100.875	100.750
4.375	101.125	101.000	4.375	101.375	101.250	4.375	100.625	100.500
4.250	100.875	100.750	4.250	101.000	100.875	4.250	100.375	100.250
4.125	100.750	100.625	4.125	100.625	100.500	4.125	100.125	100.000
4.000	100.625	100.500	4.000	100.375	100.250	4.000	99.875	99.750
3.875	100.375	100.250	3.875	100.125	100.000	3.875	99.625	99.500
3.750	100.250	100.125	3.750	99.750	99.625	3.750	99.375	99.250
3.625	100.125	100.000	3.625	99.375	99.250	3.625	99.125	99.000
3.500	100.000	99.875	3.500	98.875	98.750	3.500	98.875	98.750
3.375	99.750	99.625	3.375	98.375	98.250	3.375	98.625	98.500
3.250	99.500	99.375	3.250	97.625	97.500	3.250	97.625	97.500
3.125	99.000	98.875	3.125	96.750	96.625	3.125	97.125	97.000
3.000	98.500	98.375	3.000			3.000	96.625	96.500
2.875			2.875			2.875		
2.750			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



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Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	104.851	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



4/15/2021
 Effective Time:
 10:29:05 AM

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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



4/15/2021
Effective Time:
10:29:09 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

Loan Balance Range	Adjustment
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219