

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, April 16, 2021

Rate Sheet # 1

8:47 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

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Underwriting Fees

Underwriting fee may be included in price.

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

EXTENSION FEES

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

APPROVED STATES

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

LOSS PAYEE

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

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



4/16/2021
 Effective Time:
 8:47:16 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	
4.250	106.162	106.162	106.239	4.250	105.257	105.257	105.334	4.250	106.026	106.026	106.776	4.250	106.709	106.709	106.459	4.250	106.026	106.026	106.776	4.250	105.927	105.927	105.677	4.250	106.026	106.026	106.776	4.250	106.709	106.709	106.459
4.125	105.742	105.742	105.724	4.125	104.700	104.700	104.682	4.125	106.709	106.709	106.459	4.125	105.927	105.927	105.677	4.125	105.927	105.927	105.677	4.125	105.067	105.067	104.817	4.125	105.067	105.067	104.817	4.125	106.709	106.709	106.459
4.000	105.279	105.279	105.261	4.000	104.248	104.248	104.230	4.000	105.927	105.927	105.677	4.000	104.542	104.542	104.292	4.000	105.927	105.927	105.677	4.000	104.327	104.327	104.077	4.000	104.327	104.327	104.077	4.000	105.927	105.927	105.677
3.875	105.378	105.378	105.360	3.875	104.408	104.408	104.186	3.875	105.067	105.067	104.817	3.875	104.248	104.248	104.230	3.875	105.067	105.067	104.817	3.875	104.186	104.186	104.186	3.875	104.186	104.186	104.186	3.875	105.067	105.067	104.817
3.750	105.337	105.337	105.319	3.750	104.424	104.424	104.249	3.750	104.542	104.542	104.292	3.750	104.046	104.046	103.871	3.750	104.542	104.542	104.292	3.750	104.249	104.249	104.249	3.750	104.249	104.249	104.249	3.750	104.542	104.542	104.292
3.625	104.896	104.896	104.821	3.625	104.046	104.046	103.871	3.625	104.327	104.327	104.077	3.625	103.655	103.655	103.481	3.625	104.327	104.327	104.077	3.625	104.046	104.046	103.871	3.625	104.046	104.046	103.871	3.625	104.327	104.327	104.077
3.500	104.534	104.534	104.581	3.500	103.655	103.655	103.481	3.500	104.117	104.117	103.867	3.500	103.252	103.252	103.180	3.500	104.117	104.117	103.867	3.500	103.655	103.655	103.481	3.500	103.655	103.655	103.481	3.500	104.117	104.117	103.867
3.375	104.228	104.228	104.276	3.375	103.252	103.252	103.180	3.375	103.604	103.604	103.354	3.375	103.067	103.067	102.927	3.375	103.604	103.604	103.354	3.375	103.252	103.252	103.180	3.375	103.252	103.252	103.180	3.375	103.604	103.604	103.354
3.250	104.528	104.528	104.315	3.250	103.678	103.678	103.465	3.250	103.420	103.420	103.252	3.250	103.067	103.067	102.927	3.250	103.420	103.420	103.252	3.250	103.678	103.678	103.465	3.250	103.678	103.678	103.465	3.250	103.420	103.420	103.252
3.125	104.241	104.241	104.144	3.125	103.275	103.275	103.062	3.125	103.391	103.391	103.294	3.125	102.860	102.860	102.647	3.125	103.391	103.391	103.294	3.125	103.678	103.678	103.465	3.125	103.678	103.678	103.465	3.125	103.391	103.391	103.294
3.000	103.825	103.825	103.728	3.000	102.860	102.860	102.647	3.000	102.975	102.975	102.878	3.000	102.432	102.432	102.219	3.000	102.975	102.975	102.878	3.000	102.860	102.860	102.647	3.000	102.860	102.860	102.647	3.000	102.975	102.975	102.878
2.875	103.359	103.359	103.262	2.875	102.432	102.432	102.219	2.875	102.509	102.509	102.412	2.875	101.991	101.991	101.787	2.875	102.509	102.509	102.412	2.875	102.860	102.860	102.647	2.875	102.860	102.860	102.647	2.875	102.509	102.509	102.412
2.750	102.984	102.984	102.887	2.750	101.991	101.991	101.787	2.750	102.134	102.134	102.037	2.750	101.507	101.507	101.300	2.750	102.134	102.134	102.037	2.750	101.991	101.991	101.787	2.750	101.991	101.991	101.787	2.750	102.134	102.134	102.037
2.625	101.700	101.700	101.628	2.625	101.507	101.507	101.300	2.625	101.600	101.600	101.528	2.625	101.067	101.067	100.917	2.625	101.600	101.600	101.528	2.625	101.507	101.507	101.300	2.625	101.507	101.507	101.300	2.625	101.600	101.600	101.528
2.500	101.340	101.340	101.267	2.500	101.067	101.067	100.917	2.500	101.240	101.240	101.167	2.500	100.614	100.614	100.446	2.500	101.240	101.240	101.167	2.500	101.067	101.067	100.917	2.500	101.067	101.067	100.917	2.500	101.240	101.240	101.167
2.375	100.869	100.869	100.796	2.375	100.614	100.614	100.446	2.375	100.769	100.769	100.696	2.375	100.148	100.148	99.973	2.375	100.769	100.769	100.696	2.375	100.869	100.869	100.796	2.375	100.869	100.869	100.796	2.375	100.769	100.769	100.696
2.250	100.396	100.396	100.323	2.250	100.148	100.148	99.973	2.250	100.296	100.296	100.223	2.250	100.000	100.000	99.825	2.250	100.296	100.296	100.223	2.250	100.396	100.396	100.323	2.250	100.396	100.396	100.323	2.250	100.296	100.296	100.223

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	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
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

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-1.000	-1.500	-1.500

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



4/16/2021
 Effective Time:
 8:47:19 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	104.125		
4.625	104.000		
4.500	103.875		
4.375	103.750		
4.250	103.500		
4.125	103.000		
4.000	102.750		
3.875	102.500		
3.750	102.250		
3.625	101.000		
3.500	100.750		
3.375	100.500		
3.250	100.250		
theNADA 30 Yr Fixed Price Adjustments			
		FICO	Adjustment
		FICO 660-679	-0.250
		FICO 640-659	-1.000
		DTI	Adjustment
		DTI> 50 FICO 680+	-1.000
		DTI> 45-50 FICO 640-679	-0.500

Program Highlights

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less • 10Yr Fixed Fully Amortized
- DTI DU Approval (Max 55) • SFR, CONDO (HUD APPROVED) OR PUD Only
- theNADA is not available in the State Washington (WA)
- Minimum FICO Score 640 • Admin Fee is \$395 (2nd Lien)

Note: Loan must be U/W Approved status before you can request your lock.



4/16/2021
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 8:47:22 AM

Lock Desk Hours: 8am – 4:00pm PST
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 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	104.270	104.176	104.082	4.250	103.895	103.801	103.707				
4.125	104.856	104.762	104.668	4.125	104.481	104.387	104.293				
4.000	104.660	104.566	104.472	4.000	104.285	104.191	104.097				
3.875	104.436	104.342	104.248	3.875	104.061	103.967	103.873				
3.750	104.171	104.078	103.984	3.750	103.796	103.703	103.609				
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	103.464	103.370	103.277	3.125	103.089	102.995	102.902				
3.000	103.074	102.980	102.887	3.000	102.699	102.605	102.512				
2.875	102.653	102.559	102.465	2.875	102.278	102.184	102.090				
2.750	102.213	102.119	102.026	2.750	101.838	101.744	101.651				
2.625	101.669	101.576	101.482	2.625	101.294	101.201	101.107				
2.500	101.218	101.124	101.030	2.500	100.843	100.749	100.655				
2.375	100.756	100.663	100.569	2.375	100.381	100.288	100.194				
2.250	100.287	100.193	100.099	2.250	99.912	99.818	99.724				
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	103.658	103.564	103.470	3.500	103.408	103.314	103.220				
3.375	103.322	103.228	103.134	3.375	103.072	102.978	102.884				
3.250	102.971	102.877	102.784	3.250	102.721	102.627	102.534				
3.125	103.025	102.932	102.838	3.125	102.775	102.682	102.588				
3.000	102.677	102.583	102.489	3.000	102.427	102.333	102.239				
2.875	102.302	102.208	102.115	2.875	102.052	101.958	101.865				
2.750	101.925	101.831	101.737	2.750	101.675	101.581	101.487				
2.625	101.831	101.738	101.644	2.625	101.581	101.488	101.394				
2.500	101.459	101.365	101.271	2.500	101.209	101.115	101.021				
2.375	101.078	100.984	100.890	2.375	100.828	100.734	100.640				
2.250	100.696	100.603	100.509	2.250	100.446	100.353	100.259				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI 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	98.176	98.176	97.926	4.125	96.026	96.026	96.026				
4.000	98.182	98.182	97.932	4.000	96.032	96.032	96.032				
3.875	98.260	98.260	98.010	3.875	96.110	96.110	96.110				
3.750	98.227	98.227	97.977	3.750	96.077	96.077	96.077				
3.625	99.300	99.300	99.050	3.625	96.775	96.775	96.775				
3.500	99.265	99.265	99.015	3.500	96.865	96.865	96.865				
3.375	99.169	99.169	98.919	3.375	96.819	96.819	96.819				
3.250	99.073	99.073	98.823	3.250	96.798	96.798	96.798				
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				FICO Adjusters			FHA	VA			
DTI >= 50% & <55%							-1.000	-1.000			
DTI >= 55%							-2.000	-2.000			
FHA Streamline							-3.000	n/a			
LA >=\$50,000 - \$99,999											
LA >=\$100,000 - \$124,999											
LA > \$124,999 - LIMIT											
2-4 Units											
VA IRRRL Adjustments											
VA IRRRL (95.01-110.00)							-1.000				
VA IRRRL (110.01-125% LTV)							-2.250				
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				



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Conventional																																																																																																																																																																																																			
CAMFX30				CAMFX25				Clarity Conforming 30 Yr Fixed				CAMFX20				Clarity Conforming 20 Yr Fixed				CAMFX15				Clarity Conforming 15 Yr Fixed																																																																																																																																																																											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																												
4.125	105.497	105.497	105.490	4.250	106.079	106.079	106.187	3.750	105.744	105.744	105.857	4.125	105.841	105.841	105.829	3.625	105.342	105.342	105.402	4.000	105.654	105.654	105.645	3.500	105.337	105.337	105.327	3.750	104.752	104.752	104.753	3.875	105.281	105.281	105.273	3.375	105.043	105.043	105.053	3.625	104.601	104.601	104.447	3.750	104.897	104.897	104.892	3.250	104.703	104.703	104.695	3.500	104.182	104.182	104.026	3.625	105.029	105.029	104.936	3.125	104.282	104.282	104.277	3.375	103.780	103.780	103.621	3.500	104.780	104.780	104.651	3.000	104.084	104.084	104.009	3.250	103.349	103.349	103.189	3.375	104.374	104.374	104.216	2.875	103.698	103.698	103.622	3.125	102.800	102.800	102.641	3.250	103.740	103.740	103.585	2.750	103.344	103.344	103.267	3.000	102.623	102.623	102.471	3.125	103.180	103.180	103.028	2.625	102.862	102.862	102.785	2.900	102.523	102.523	102.371	3.000	102.538	102.538	102.397	2.500	102.295	102.295	102.165	2.875	101.866	101.866	101.715	2.875	102.021	102.021	101.890	2.375	101.971	101.971	101.889	2.750	101.144	101.144	100.992	2.750	101.354	101.354	101.227	2.250	101.460	101.460	101.374	2.625	99.913	99.913	99.761	2.625	100.556	100.556	100.432	2.125	100.866	100.866	100.736	2.500	98.910	98.910	98.759	2.500	99.856	99.856	99.703	2.000	100.201	100.201	100.071	2.375	98.349	98.349	98.190	2.375	98.981	98.981	98.937	1.990	100.101	100.101	99.971	2.250	97.071	97.071	97.027	2.250	98.264	98.264	98.220	1.875	99.327	99.327	99.242

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	105.549	105.549	105.657	4.250	102.935	102.935	102.933	3.875	103.285	103.285	103.260	3.750	105.417	105.417	105.398	4.125	104.381	104.381	104.200	4.000	103.597	103.597	103.472	3.625	105.082	105.082	105.059	3.500	105.162	105.162	105.082	3.875	103.209	103.209	103.084	3.750	102.761	102.761	102.636	3.250	104.575	104.575	104.495	3.625	103.828	103.828	103.703	3.125	103.307	103.307	103.252	3.500	103.546	103.546	103.421	3.000	104.352	104.352	104.277	3.375	103.180	103.180	103.055	2.875	102.964	102.964	102.864	2.750	103.940	103.940	103.864	3.250	102.651	102.651	102.526	2.625	101.881	101.881	101.756	3.125	101.881	101.881	101.756	3.000	101.374	101.374	101.274	2.875	100.719	100.719	100.619	2.750	100.667	100.667	99.967	2.625	99.090	99.090	98.965	2.500	98.138	98.138	98.013	2.375	97.098	97.098	96.973	2.250	96.272	96.272	96.147

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (PRIMA 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



4/16/2021
Effective Time:
8:47:31 AM

Lock Desk Hours: 8am – 4:00pm PST
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NMLS # 133519

Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750	101.625	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			HEMJA7			HEMJA10		
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	HEMJA7	HEM Jumbo 7/6 SOFR ARM
		HEMJA10	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



4/16/2021
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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	104.928	104.928	105.074	4.250	102.363	102.363	102.509	
4.125	104.939	104.939	104.946	4.125	102.829	102.829	102.837	
4.000	104.715	104.715	104.722	4.000	102.599	102.599	102.607	
3.875	104.278	104.278	104.287	3.875	102.139	102.139	102.148	
3.750	103.897	103.897	103.910	3.750	101.800	101.800	101.813	
3.625	103.698	103.698	103.538	3.625	102.571	102.571	102.325	
3.500	103.259	103.259	103.099	3.500	102.195	102.195	102.034	
3.375	102.750	102.750	102.592	3.375	101.785	101.785	101.627	
3.250	102.177	102.177	102.023	3.250	101.271	101.271	101.117	
3.125	101.460	101.460	101.311	3.125	100.636	100.636	100.486	
3.000	100.881	100.881	100.750	3.000	99.815	99.815	99.671	
2.875	100.300	100.300	100.171	2.875	99.154	99.154	99.025	
2.750	99.648	99.648	99.524	2.750	98.570	98.570	98.446	
2.625	98.805	98.805	98.685	2.625	97.810	97.810	97.690	
2.500	97.919	97.919	97.803	2.500	97.043	97.043	96.927	

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



4/16/2021
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 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	104.392	104.392	104.313	4.250	101.203	101.203	101.125	
4.125	104.035	104.035	103.943	4.125	100.632	100.632	100.540	
4.000	104.147	104.147	104.079	4.000	101.723	101.723	101.656	
3.875	103.683	103.683	103.611	3.875	101.274	101.274	101.202	
3.750	103.326	103.326	103.252	3.750	100.922	100.922	100.848	
3.625	103.473	103.473	103.357	3.625	102.165	102.165	102.050	
3.500	103.156	103.156	103.039	3.500	101.813	101.813	101.697	
3.375	102.767	102.767	102.646	3.375	101.461	101.461	101.340	
3.250	102.165	102.165	102.039	3.250	100.876	100.876	100.749	
3.125	101.308	101.308	101.179	3.125	100.036	100.036	99.907	
3.000	101.111	101.111	101.016	3.000	99.536	99.536	99.441	
2.875	100.470	100.470	100.373	2.875	98.882	98.882	98.784	
2.750	99.719	99.719	99.622	2.750	98.137	98.137	98.039	
2.625	98.613	98.613	98.516	2.625	97.035	97.035	96.938	
2.500	97.498	97.498	97.401	2.500	95.955	95.955	95.857	

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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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