



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, April 19, 2021

Rate Sheet # 1

9:01 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.





4/19/2021  
 Effective Time:  
 9:01:55 AM

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

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price		
4.750	104.000		4.750	101.375				
4.625	103.875		4.625	101.250				
4.500	103.750		4.500	101.125				
4.375	103.625		4.375	101.000				
4.250	103.375		4.250	100.750				
4.125	102.875		4.125	100.531				
4.000	102.625		4.000	100.281				
3.875	102.375		3.875	100.031				
3.750	102.000		3.750	99.656				
3.625	100.875		3.625	99.750				
3.500	100.625		3.500	99.500				
3.375	100.375		3.375	99.250				
3.250	100.125		3.250	99.000				

theNADA 30 Yr Fixed Price Adjustments			
FICO	Adjustment		
FICO 660-679	-0.250		
FICO 640-659	-0.500		
FICO 620-639	-1.250		
FICO 600-619	-1.500		
FICO 580-599	-2.000		
theNADA Adjusters	Adjustment		
DTI >= 50%	-1.000		
DTI >= 45% & <50%	-0.500		
Manufactured Home	-1.000		
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

Program Highlights	
<ul style="list-style-type: none"> <li>theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less</li> <li>10Yr Fixed Fully Amortized</li> <li>1-4 units</li> <li>SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes</li> <li>theNADA is not available in the State Washington (WA)</li> <li>Minimum FICO Score 580</li> <li>Admin Fee is \$395 (2nd Lien)</li> </ul> <p><b>Note: Loan must be U/W Approved status before you can request your lock.</b></p>	



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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	104.625	104.531	104.437	4.125	104.250	104.156	104.062				
4.000	104.429	104.335	104.241	4.000	104.054	103.960	103.866				
3.875	104.204	104.111	104.017	3.875	103.829	103.736	103.642				
3.750	103.940	103.847	103.753	3.750	103.565	103.472	103.378				
3.625	103.160	103.067	102.973	3.625	102.785	102.692	102.598				
3.500	102.837	102.743	102.649	3.500	102.462	102.368	102.274				
3.375	102.487	102.393	102.299	3.375	102.112	102.018	101.924				
3.250	102.110	102.016	101.922	3.250	101.735	101.641	101.547				
3.125	103.246	103.153	103.059	3.125	102.871	102.778	102.684				
3.000	102.856	102.763	102.669	3.000	102.481	102.388	102.294				
2.875	102.435	102.341	102.248	2.875	102.060	101.966	101.873				
2.750	101.995	101.902	101.808	2.750	101.620	101.527	101.433				
2.625	101.590	101.496	101.403	2.625	101.215	101.121	101.028				
2.500	101.139	101.045	100.951	2.500	100.764	100.670	100.576				
2.375	100.677	100.583	100.490	2.375	100.302	100.208	100.115				
2.250	100.208	100.114	100.020	2.250	99.833	99.739	99.645				
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	103.650	103.557	103.463	3.500	103.400	103.307	103.213				
3.375	103.314	103.221	103.127	3.375	103.064	102.971	102.877				
3.250	102.964	102.870	102.776	3.250	102.714	102.620	102.526				
3.125	103.033	102.939	102.846	3.125	102.783	102.689	102.596				
3.000	102.685	102.591	102.497	3.000	102.435	102.341	102.247				
2.875	102.310	102.216	102.123	2.875	102.060	101.966	101.873				
2.750	101.933	101.839	101.745	2.750	101.683	101.589	101.495				
2.625	101.773	101.679	101.585	2.625	101.523	101.429	101.335				
2.500	101.400	101.306	101.212	2.500	101.150	101.056	100.962				
2.375	101.019	100.926	100.832	2.375	100.769	100.676	100.582				
2.250	100.638	100.544	100.450	2.250	100.388	100.294	100.200				
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	97.969	97.969	97.719	4.125	95.819	95.819	95.819				
4.000	97.976	97.976	97.726	4.000	95.826	95.826	95.826				
3.875	98.053	98.053	97.803	3.875	95.903	95.903	95.903				
3.750	98.021	98.021	97.771	3.750	95.871	95.871	95.871				
3.625	99.172	99.172	98.922	3.625	96.647	96.647	96.647				
3.500	99.137	99.137	98.887	3.500	96.737	96.737	96.737				
3.375	99.041	99.041	98.791	3.375	96.691	96.691	96.691				
3.250	98.945	98.945	98.695	3.250	96.670	96.670	96.670				

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			Clarity Conforming 30 Yr Fixed				CAMFX20				CAMFX15			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	Rate	15 Day	30 Day	45 Day
4.125	105.694	105.694	105.534	4.250	106.283	106.283	106.109	3.750	105.737	105.737	105.822	3.750	105.737	105.737	105.822	3.750	105.737	105.737	105.822
4.000	105.505	105.505	105.347	4.125	105.859	105.859	105.695	3.625	105.277	105.277	105.364	3.625	105.277	105.277	105.364	3.500	105.235	105.235	105.194
3.875	105.064	105.064	104.908	4.000	105.660	105.660	105.496	3.500	105.235	105.235	105.194	3.500	105.235	105.235	105.194	3.375	104.938	104.938	104.897
3.750	104.934	104.934	104.781	3.875	105.288	105.288	105.125	3.375	104.938	104.938	104.897	3.375	104.938	104.938	104.897	3.250	104.599	104.599	104.559
3.625	104.443	104.443	104.288	3.750	104.902	104.902	104.742	3.250	104.599	104.599	104.559	3.250	104.599	104.599	104.559	3.125	104.176	104.176	104.139
3.500	104.161	104.161	103.993	3.625	104.867	104.867	104.801	3.125	104.176	104.176	104.139	3.125	104.176	104.176	104.139	3.000	103.999	103.999	103.921
3.375	103.707	103.707	103.540	3.500	104.581	104.581	104.511	3.000	103.999	103.999	103.921	3.000	103.999	103.999	103.921	2.875	103.611	103.611	103.533
3.250	103.223	103.223	103.056	3.375	104.173	104.173	104.019	2.875	103.611	103.611	103.533	2.875	103.611	103.611	103.533	2.750	103.251	103.251	103.172
3.125	102.651	102.651	102.484	3.250	103.535	103.535	103.405	2.750	103.251	103.251	103.172	2.750	103.251	103.251	103.172	2.625	102.761	102.761	102.681
3.000	102.353	102.353	102.210	3.125	102.972	102.972	102.825	2.625	102.761	102.761	102.681	2.625	102.761	102.761	102.681	2.500	102.132	102.132	102.001
2.990	102.253	102.253	102.110	3.000	102.355	102.355	102.209	2.500	102.132	102.132	102.001	2.500	102.132	102.132	102.001	2.375	101.835	101.835	101.752
2.875	101.615	101.615	101.472	2.875	101.830	101.830	101.694	2.375	101.835	101.835	101.752	2.375	101.835	101.835	101.752	2.250	101.314	101.314	101.230
2.750	100.872	100.872	100.728	2.750	101.163	101.163	101.030	2.250	101.314	101.314	101.230	2.250	101.314	101.314	101.230	2.125	100.695	100.695	100.557
2.625	99.638	99.638	99.495	2.625	100.362	100.362	100.233	2.125	100.695	100.695	100.557	2.125	100.695	100.695	100.557	2.000	100.028	100.028	99.890
2.500	98.636	98.636	98.492	2.500	99.552	99.552	99.429	2.000	100.028	100.028	99.890	2.000	100.028	100.028	99.890	1.990	99.928	99.928	99.790
2.375	98.012	98.012	97.853	2.375	98.752	98.752	98.685	1.990	99.928	99.928	99.790	1.990	99.928	99.928	99.790	1.875	99.167	99.167	99.081
2.250	96.785	96.785	96.719	2.250	97.976	97.976	97.910	1.875	99.167	99.167	99.081	1.875	99.167	99.167	99.081				

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	Rate	15 Day	30 Day	45 Day
3.875	105.543	105.543	105.623	4.250	102.909	102.909	102.784	3.875	103.318	103.318	103.193	3.875	103.318	103.318	103.193	3.750	103.358	103.358	103.233
3.750	105.383	105.383	105.363	4.125	104.179	104.179	104.092	4.125	104.179	104.179	104.092	4.125	104.179	104.179	104.092	3.625	104.857	104.857	104.757
3.625	105.043	105.043	105.017	4.000	103.539	103.539	103.414	4.000	103.539	103.539	103.414	4.000	103.539	103.539	103.414	3.500	104.422	104.422	104.322
3.500	105.079	105.079	104.970	3.875	103.146	103.146	103.021	3.875	103.146	103.146	103.021	3.875	103.146	103.146	103.021	3.375	104.057	104.057	103.957
3.375	104.873	104.873	104.761	3.750	102.692	102.692	102.567	3.750	102.692	102.692	102.567	3.750	102.692	102.692	102.567	3.250	103.626	103.626	103.526
3.250	104.482	104.482	104.375	3.625	103.747	103.747	103.622	3.625	103.747	103.747	103.622	3.625	103.747	103.747	103.622	3.125	103.781	103.781	103.681
3.125	104.209	104.209	104.163	3.500	103.471	103.471	103.346	3.500	103.471	103.471	103.346	3.500	103.471	103.471	103.346	3.000	103.364	103.364	103.264
3.000	104.266	104.266	104.188	3.375	103.101	103.101	102.976	3.375	103.101	103.101	102.976	3.375	103.101	103.101	102.976	2.875	102.905	102.905	102.805
2.875	103.852	103.852	103.773	3.250	102.567	102.567	102.442	3.250	102.567	102.567	102.442	3.250	102.567	102.567	102.442	2.750	102.503	102.503	102.403
2.750	103.465	103.465	103.387	3.125	101.788	101.788	101.663	3.125	101.788	101.788	101.663	3.125	101.788	101.788	101.663	2.625	102.276	102.276	102.176
2.625	103.039	103.039	102.960	3.000	101.137	101.137	101.012	3.000	101.137	101.137	101.012	3.000	101.137	101.137	101.012	2.500	101.757	101.757	101.657
2.500	102.545	102.545	102.463	2.875	100.509	100.509	100.384	2.875	100.509	100.509	100.384	2.875	100.509	100.509	100.384	2.375	101.322	101.322	101.222
2.375	102.108	102.108	102.024	2.750	99.842	99.842	99.717	2.750	99.842	99.842	99.717	2.750	99.842	99.842	99.717	2.250	100.853	100.853	100.753
2.250	101.652	101.652	101.569	2.625	99.010	99.010	98.885	2.625	99.010	99.010	98.885	2.625	99.010	99.010	98.885				
2.125	101.000	101.000	100.915	2.500	98.054	98.054	97.929	2.500	98.054	98.054	97.929	2.500	98.054	98.054	97.929				
2.000	100.298	100.298	100.213	2.375	97.039	97.039	96.914	2.375	97.039	97.039	96.914	2.375	97.039	97.039	96.914				
1.875	99.543	99.543	99.457	2.250	96.213	96.213	96.088	2.250	96.213	96.213	96.088	2.250	96.213	96.213	96.088				

### CLARITY HIGHLIGHTS

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

#### Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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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





4/19/2021  
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9:02:07 AM

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Jumbo											
HEMJF30			HEMJF15			HEMJF30			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	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	4.750	101.625	101.500
4.625	101.375	101.250	4.625	101.875	101.750	4.625	101.125	101.000	4.625	101.375	101.250
4.500	101.250	101.125	4.500	101.625	101.500	4.500	100.875	100.750	4.500	101.125	101.000
4.375	101.125	101.000	4.375	101.375	101.250	4.375	100.625	100.500	4.375	100.875	100.750
4.250	100.875	100.750	4.250	101.000	100.875	4.250	100.375	100.250	4.250	100.625	100.500
4.125	100.750	100.625	4.125	100.625	100.500	4.125	100.125	100.000	4.125	100.375	100.250
4.000	100.625	100.500	4.000	100.375	100.250	4.000	99.750	99.625	4.000	100.125	100.000
3.875	100.375	100.250	3.875	100.125	100.000	3.875	99.375	99.250	3.875	99.875	98.750
3.750	100.250	100.125	3.750	99.750	99.625	3.750	98.875	98.750	3.750	98.375	98.250
3.625	100.125	100.000	3.625	99.375	99.250	3.625	97.625	97.500	3.625	96.750	96.625
3.500	100.000	99.875	3.500	98.875	98.750	3.500	96.750	96.625	3.500	96.625	96.500
3.375	99.750	99.625	3.375	98.375	98.250	3.375	96.625	96.500	3.375	96.500	96.375
3.250	99.500	99.375	3.250	97.625	97.500	3.250	96.500	96.375	3.250	96.375	96.250
3.125	99.000	98.875	3.125	96.750	96.625	3.125	96.375	96.250	3.125	96.250	96.125
3.000	98.500	98.375	3.000	96.625	96.500	3.000	96.250	96.125	3.000	96.125	96.000
2.875			2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

  

HEMJAS			HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	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	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125			3.125		
3.000			3.000			3.000			3.000		
2.875			2.875			2.875			2.875		
2.750			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



4/19/2021  
Effective Time:  
9:02:10 AM

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

Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.110	105.110	104.930	4.250	102.600	102.600	102.420		
4.125	105.174	105.174	105.004	4.125	102.863	102.863	102.693		
4.000	104.949	104.949	104.780	4.000	102.632	102.632	102.462		
3.875	104.513	104.513	104.346	3.875	102.168	102.168	102.000		
3.750	104.130	104.130	103.967	3.750	101.829	101.829	101.666		
3.625	103.543	103.543	103.384	3.625	102.340	102.340	102.187		
3.500	103.068	103.068	102.915	3.500	102.039	102.039	101.886		
3.375	102.557	102.557	102.406	3.375	101.630	101.630	101.479		
3.250	101.982	101.982	101.836	3.250	101.114	101.114	100.968		
3.125	101.263	101.263	101.120	3.125	100.477	100.477	100.335		
3.000	100.688	100.688	100.552	3.000	99.655	99.655	99.517		
2.875	100.105	100.105	99.971	2.875	98.960	98.960	98.825		
2.750	99.453	99.453	99.323	2.750	98.375	98.375	98.245		
2.625	98.608	98.608	98.482	2.625	97.613	97.613	97.487		
2.500	97.722	97.722	97.600	2.500	96.844	96.844	96.722		

**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





4/19/2021  
 Effective Time:  
 9:02:15 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	104.392	104.392	104.293	4.250	101.268	101.268	101.170				
4.125	104.000	104.000	103.899	4.125	100.662	100.662	100.561				
4.000	104.026	104.026	103.943	4.000	101.666	101.666	101.583				
3.875	103.554	103.554	103.468	3.875	101.209	101.209	101.123				
3.750	103.188	103.188	103.099	3.750	100.848	100.848	100.759				
3.625	103.290	103.290	103.161	3.625	102.006	102.006	101.876				
3.500	102.990	102.990	102.857	3.500	101.670	101.670	101.538				
3.375	102.595	102.595	102.457	3.375	101.312	101.312	101.175				
3.250	101.984	101.984	101.842	3.250	100.718	100.718	100.576				
3.125	101.112	101.112	100.966	3.125	99.863	99.863	99.718				
3.000	100.958	100.958	100.847	3.000	99.404	99.404	99.294				
2.875	100.306	100.306	100.194	2.875	98.739	98.739	98.627				
2.750	99.543	99.543	99.430	2.750	97.982	97.982	97.869				
2.625	98.428	98.428	98.314	2.625	96.871	96.871	96.758				
2.500	97.307	97.307	97.193	2.500	95.785	95.785	95.670				

**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



4/19/2021  
 Effective Time:  
 9:02:18 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
<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