



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, April 20, 2021

Rate Sheet # 1

8:56 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.



4/20/2021
 Effective Time:
 8:56:29 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	106.200	106.200	106.011	4.250	105.294	105.294	105.105	4.250	104.609	104.609	104.513	4.250	106.066	106.066	105.816	4.250	106.066	106.066	105.816	4.250	106.800	106.800	106.550	4.250	106.001	106.001	105.751	4.250	105.133	105.133	104.883
4.125	105.653	105.653	105.557	4.125	104.609	104.609	104.513	4.125	104.147	104.147	104.051	4.125	106.800	106.800	106.550	4.125	106.800	106.800	106.550	4.125	106.001	106.001	105.751	4.125	105.133	105.133	104.883	4.125	104.607	104.607	104.357
4.000	105.178	105.178	105.082	4.000	104.147	104.147	104.051	4.000	103.914	103.914	103.865	4.000	106.001	106.001	105.751	4.000	106.001	106.001	105.751	4.000	105.133	105.133	104.883	4.000	104.203	104.203	104.051	4.000	103.914	103.914	103.865
3.875	105.421	105.421	105.206	3.875	104.571	104.571	104.356	3.875	103.802	103.802	103.754	3.875	105.133	105.133	104.883	3.875	105.133	105.133	104.883	3.875	104.203	104.203	104.051	3.875	103.942	103.942	103.692	3.875	103.466	103.466	103.294
3.750	105.226	105.226	105.130	3.750	104.315	104.315	104.187	3.750	103.582	103.582	103.534	3.750	104.607	104.607	104.357	3.750	104.607	104.607	104.357	3.750	104.203	104.203	104.051	3.750	103.942	103.942	103.692	3.750	103.466	103.466	103.294
3.625	105.053	105.053	104.901	3.625	103.953	103.953	103.809	3.625	103.394	103.394	103.490	3.625	104.203	104.203	104.051	3.625	104.203	104.203	104.051	3.625	103.876	103.876	103.723	3.625	103.942	103.942	103.692	3.625	103.466	103.466	103.294
3.500	104.613	104.613	104.461	3.500	103.546	103.546	103.451	3.500	103.394	103.394	103.490	3.500	104.203	104.203	104.051	3.500	104.203	104.203	104.051	3.500	103.876	103.876	103.723	3.500	103.942	103.942	103.692	3.500	103.466	103.466	103.294
3.375	104.296	104.296	104.144	3.375	103.196	103.196	103.044	3.375	103.096	103.096	103.001	3.375	104.203	104.203	104.051	3.375	104.203	104.203	104.051	3.375	103.876	103.876	103.723	3.375	103.942	103.942	103.692	3.375	103.466	103.466	103.294
3.250	104.726	104.726	104.573	3.250	103.626	103.626	103.473	3.250	103.096	103.096	103.001	3.250	104.203	104.203	104.051	3.250	104.203	104.203	104.051	3.250	103.876	103.876	103.723	3.250	103.942	103.942	103.692	3.250	103.466	103.466	103.294
3.125	104.196	104.196	104.101	3.125	103.096	103.096	103.001	3.125	102.679	102.679	102.580	3.125	104.203	104.203	104.051	3.125	104.203	104.203	104.051	3.125	103.876	103.876	103.723	3.125	103.942	103.942	103.692	3.125	103.466	103.466	103.294
3.000	103.775	103.775	103.680	3.000	102.679	102.679	102.580	3.000	102.251	102.251	102.102	3.000	104.203	104.203	104.051	3.000	104.203	104.203	104.051	3.000	103.876	103.876	103.723	3.000	103.942	103.942	103.692	3.000	103.466	103.466	103.294
2.875	103.297	103.297	103.202	2.875	102.251	102.251	102.102	2.875	101.813	101.813	101.718	2.875	104.203	104.203	104.051	2.875	104.203	104.203	104.051	2.875	103.876	103.876	103.723	2.875	103.942	103.942	103.692	2.875	103.466	103.466	103.294
2.750	102.913	102.913	102.818	2.750	101.813	101.813	101.718	2.750	101.377	101.377	101.198	2.750	104.203	104.203	104.051	2.750	104.203	104.203	104.051	2.750	103.876	103.876	103.723	2.750	103.942	103.942	103.692	2.750	103.466	103.466	103.294
2.625	101.627	101.627	101.539	2.625	101.377	101.377	101.198	2.625	100.937	100.937	100.817	2.625	104.203	104.203	104.051	2.625	104.203	104.203	104.051	2.625	103.876	103.876	103.723	2.625	103.942	103.942	103.692	2.625	103.466	103.466	103.294
2.500	101.255	101.255	101.167	2.500	100.937	100.937	100.817	2.500	100.484	100.484	100.347	2.500	104.203	104.203	104.051	2.500	104.203	104.203	104.051	2.500	103.876	103.876	103.723	2.500	103.942	103.942	103.692	2.500	103.466	103.466	103.294
2.375	100.785	100.785	100.697	2.375	100.484	100.484	100.347	2.375	100.018	100.018	99.866	2.375	104.203	104.203	104.051	2.375	104.203	104.203	104.051	2.375	103.876	103.876	103.723	2.375	103.942	103.942	103.692	2.375	103.466	103.466	103.294
2.250	100.304	100.304	100.216	2.250	100.018	100.018	99.866	2.250	99.725	99.725	99.345	2.250	104.203	104.203	104.051	2.250	104.203	104.203	104.051	2.250	103.876	103.876	103.723	2.250	103.942	103.942	103.692	2.250	103.466	103.466	103.294

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM											
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								
4.375				4.375				4.375				4.375				3.875	96.816	96.816	96.698	3.875	96.722	96.722	96.605	3.875	98.913	98.913	98.796	3.875	96.781	96.781	96.664
4.250	101.692	101.692	101.843	4.250	101.758	101.758	101.909	4.250	101.758	101.758	101.909	4.250	96.722	96.722	96.605	3.750	96.722	96.722	96.605	3.750	98.913	98.913	98.796	3.750	97.238	97.238	97.120	3.750	96.781	96.781	96.664
4.125	104.072	104.072	104.023	4.125	103.906	103.906	103.857	4.125	103.906	103.906	103.857	4.125	96.625	96.625	96.508	3.625	98.913	98.913	98.796	3.625	98.913	98.913	98.796	3.625	97.238	97.238	97.120	3.625	96.781	96.781	96.664
4.000	104.020	104.020	103.972	4.000	103.914	103.914	103.865	4.000	103.914	103.914	103.865	4.000	96.508	96.508	96.391	3.500	97.238	97.238	97.120	3.500	97.238	97.238	97.120	3.500	96.781	96.781	96.664	3.500	96.781	96.781	96.664
3.875	103.838	103.838	103.789	3.875	103.802	103.802	103.754	3.875	103.802	103.802	103.754	3.875	96.391	96.391	96.274	3.375	96.781	96.781	96.664	3.375	96.781	96.781	96.664	3.375	96.781	96.781	96.664	3.375	96.781	96.781	96.664
3.750	103.647	103.647	103.669	3.750	103.647	103.647	103.669	3.750	103.582	103.582	103.534	3.750	96.274	96.274	96.157	3.250	96.342	96.342	96.225	3.250	96.342	96.342	96.225	3.250	96.342	96.342	96.225	3.250	96.342	96.342	96.225
3.625	103.681	103.681	103.777	3.625	103.394	103.394	103.490	3.625	103.394	103.394	103.490	3.625	96.157	96.157	96.040	3.125	97.681	97.681	97.563	3.125	97.681	97.681	97.563	3.125	96.342	96.342	96.225	3.125	96.342	96.342	96.225
3.500	103.588	103.588	103.684	3.500	103.375	103.375	103.471	3.500	103.375	103.375	103.471	3.500	96.040	96.040	95.923	3.000	96.319	96.319	96.201	3.000	96.319	96.319	96.201	3.000	96.319	96.319	96.201	3.000	96.319	96.319	96.201
3.375	103.160	103.160	103.256	3.375	103.052	103.052	103.147	3.375	103.052	103.052	103.147	3.375	95.923	95.923	95.806	2.875	95.709	95.709	95.592	2.875	95.709	95.709	95.592	2.875	95.709	95.709	95.592	2.875	95.709	95.709	95.592
3.250	102.717	102.717	102.787	3.250	102.706	102.706	102.802	3.250	102.706	102.706	102.802	3.250	95.806	95.806	95.689	2.750	95.709	95.709	95.592	2.750	95.709	95.709	95.592	2.750	95.709	95.709	95.592	2.750	95.709	95.709	95.592
3.125	103.016	103.016	103.037	3.125	102.599	102.599	102.620	3.125	102.599	102.599	102.620	3.125	95.689	95.689	95.572	2.625	95.709	95.709	95.592	2.625	95.709	95.709	95.592	2.625	95.709	95.709	95.592	2.625	95.709	95.709	95.592
3.000	102.570	102.570	102.570	3.000	102.320	102.320	102.298	3.000	102.320	102.320	102.298	3.000	95.572	95.572	95.455	2.500	95.709	95.709	95.592	2.500	95.709	95.709	95.592	2.500	95.709	95.709	95.592	2.500	95.709	95.709	95.592
2.875	102.326	102.326	102.304	2.875	102.076	102.076	102.054	2.875	102.076	102.076	102.054	2.875	95.455	95.455	95.338	2.375	95.709	95.709	95.592	2.375	95.709	95.709	95.592	2.375	95.709	95.709	95.592	2.375	95.709	95.709	95.592
2.750	102.808	102.808	102.786	2.750	102.558	102.558	102.536	2.750	102.558	102.558	102.536	2.750	95.338	95.338	95.221	2.250	95.709	95.709	95.592	2.250	95.709	95.709	95.592	2.250	95.709	95.709	95.592	2.250	95.709	95.709	95.592

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day														



4/20/2021
 Effective Time:
 8:56:33 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	104.063		4.750	101.438				
4.625	103.938		4.625	101.313				
4.500	103.813		4.500	101.188				
4.375	103.688		4.375	101.063				
4.250	103.438		4.250	100.813				
4.125	102.938		4.125	100.563				
4.000	102.688		4.000	100.313				
3.875	102.438		3.875	100.063				
3.750	102.063		3.750	99.688				
3.625	100.938		3.625	99.813				
3.500	100.688		3.500	99.563				
3.375	100.438		3.375	99.313				
3.250	100.188		3.250	99.063				

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"> theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less 10Yr Fixed Fully Amortized 1-4 units SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes theNADA is not available in the State Washington (WA) Minimum FICO Score 580 Admin Fee is \$395 (2nd Lien) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>



4/20/2021
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8:56:36 AM

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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	104.683	104.589	104.495	4.250	104.308	104.214	104.120				
4.125	104.752	104.658	104.565	4.125	104.377	104.283	104.190				
4.000	104.556	104.462	104.368	4.000	104.181	104.087	103.993				
3.875	104.332	104.238	104.144	3.875	103.957	103.863	103.769				
3.750	104.068	103.974	103.880	3.750	103.693	103.599	103.505				
3.625	103.540	103.446	103.352	3.625	103.165	103.071	102.977				
3.500	103.216	103.122	103.029	3.500	102.841	102.747	102.654				
3.375	102.866	102.772	102.679	3.375	102.491	102.397	102.304				
3.250	102.489	102.395	102.302	3.250	102.114	102.020	101.927				
3.125	103.259	103.165	103.071	3.125	102.884	102.790	102.696				
3.000	102.869	102.775	102.681	3.000	102.494	102.400	102.306				
2.875	102.447	102.354	102.260	2.875	102.072	101.979	101.885				
2.750	102.008	101.914	101.820	2.750	101.633	101.539	101.445				
2.625	101.619	101.525	101.432	2.625	101.244	101.150	101.057				
2.500	101.168	101.074	100.980	2.500	100.793	100.699	100.605				
2.375	100.706	100.612	100.519	2.375	100.331	100.237	100.144				
2.250	100.237	100.143	100.049	2.250	99.862	99.768	99.674				
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	103.654	103.560	103.466	3.500	103.404	103.310	103.216				
3.375	103.318	103.224	103.130	3.375	103.068	102.974	102.880				
3.250	102.967	102.873	102.780	3.250	102.717	102.623	102.530				
3.125	103.051	102.957	102.863	3.125	102.801	102.707	102.613				
3.000	102.702	102.608	102.515	3.000	102.452	102.358	102.265				
2.875	102.328	102.234	102.140	2.875	102.078	101.984	101.890				
2.750	101.950	101.857	101.763	2.750	101.700	101.607	101.513				
2.625	101.847	101.753	101.660	2.625	101.597	101.503	101.410				
2.500	101.474	101.380	101.287	2.500	101.224	101.130	101.037				
2.375	101.094	101.000	100.906	2.375	100.844	100.750	100.656				
2.250	100.712	100.618	100.525	2.250	100.462	100.368	100.275				
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	98.297	98.297	98.047	4.125	96.147	96.147	96.147				
4.000	98.304	98.304	98.054	4.000	96.154	96.154	96.154				
3.875	98.382	98.382	98.132	3.875	96.232	96.232	96.232				
3.750	98.349	98.349	98.099	3.750	96.199	96.199	96.199				
3.625	99.431	99.431	99.181	3.625	96.906	96.906	96.906				
3.500	99.397	99.397	99.147	3.500	96.997	96.997	96.997				
3.375	99.300	99.300	99.050	3.375	96.950	96.950	96.950				
3.250	99.205	99.205	98.955	3.250	96.930	96.930	96.930				

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



4/20/2021
Effective Time:
8:56:39 AM

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

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			
4.125	105.498	105.498	105.343	4.250	106.255	106.255	106.086	3.750	105.711	105.711	105.786			
4.000	105.303	105.303	105.152	4.125	105.823	105.823	105.664	3.625	105.395	105.395	105.347			
3.875	104.859	104.859	104.711	4.000	105.621	105.621	105.466	3.500	105.210	105.210	105.216			
3.750	104.729	104.729	104.584	3.875	105.247	105.247	105.093	3.375	104.912	104.912	104.918			
3.625	104.430	104.430	104.327	3.750	104.858	104.858	104.708	3.250	104.570	104.570	104.577			
3.500	104.349	104.349	104.182	3.625	104.981	104.981	104.911	3.125	104.149	104.149	104.159			
3.375	103.893	103.893	103.726	3.500	104.703	104.703	104.631	3.000	104.141	104.141	104.065			
3.250	103.409	103.409	103.242	3.375	104.195	104.195	104.120	2.875	103.752	103.752	103.673			
3.125	102.836	102.836	102.669	3.250	103.633	103.633	103.562	2.750	103.394	103.394	103.314			
3.000	102.528	102.528	102.384	3.125	102.947	102.947	102.893	2.625	102.901	102.901	102.819			
2.990	102.428	102.428	102.284	3.000	102.443	102.443	102.301	2.500	102.274	102.274	102.136			
2.875	101.789	101.789	101.645	2.875	101.814	101.814	101.751	2.375	102.018	102.018	101.928			
2.750	101.044	101.044	100.901	2.750	101.166	101.166	101.101	2.250	101.496	101.496	101.405			
2.625	99.710	99.710	99.566	2.625	100.270	100.270	100.220	2.125	100.833	100.833	100.709			
2.500	98.704	98.704	98.560	2.500	99.579	99.579	99.465	2.000	100.166	100.166	100.056			
2.375	98.119	98.119	97.967	2.375	98.893	98.893	98.843	1.990	100.066	100.066	99.956			
2.250	96.983	96.983	96.930	2.250	98.172	98.172	98.122	1.875	99.370	99.370	99.273			

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	105.533	105.533	105.589	4.250	102.986	102.986	102.861	3.875	103.381	103.381	103.256			
3.750	105.398	105.398	105.361	4.125	104.183	104.183	104.070	3.750	103.423	103.423	103.398			
3.625	105.053	105.053	105.017	4.000	103.574	103.574	103.449	3.625	103.603	103.603	103.478			
3.500	105.104	105.104	105.065	3.875	103.167	103.167	103.042	3.500	103.394	103.394	103.269			
3.375	104.874	104.874	104.833	3.750	102.695	102.695	102.570	3.375	103.150	103.150	103.025			
3.250	104.553	104.553	104.511	3.625	103.722	103.722	103.597	3.250	102.975	102.975	102.850			
3.125	104.351	104.351	104.305	3.500	103.447	103.447	103.322	3.125	102.756	102.756	102.631			
3.000	104.399	104.399	104.322	3.375	103.078	103.078	102.953	3.000	102.605	102.605	102.480			
2.875	103.983	103.983	103.905	3.250	102.539	102.539	102.414	2.875	102.247	102.247	102.122			
2.750	103.599	103.599	103.519	3.125	101.783	101.783	101.658	2.750	102.227	102.227	102.102			
2.625	103.179	103.179	103.101	3.000	101.074	101.074	100.949	2.625	101.795	101.795	101.670			
2.500	102.685	102.685	102.601	2.875	100.437	100.437	100.312	2.500	101.205	101.205	101.080			
2.375	102.246	102.246	102.163	2.750	99.770	99.770	99.645	2.375	100.933	100.933	100.808			
2.250	101.789	101.789	101.706	2.625	98.945	98.945	98.820	2.250	100.431	100.431	100.306			
2.125	101.135	101.135	101.050	2.500	97.993	97.993	97.868							
2.000	100.433	100.433	100.348	2.375	96.856	96.856	96.731							
1.875	99.676	99.676	99.591	2.250	96.033	96.033	95.908							

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



4/20/2021
Effective Time:
8:56:42 AM

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

Conventional															
AMFX30	AMFX25	Conforming 30 Yr Fixed				AMFX20	Conforming 20 Yr Fixed				AMFX15	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	105.195		4.250	105.890	105.890	105.721		3.750	105.346	105.346	105.421		
4.000	105.003	105.003	104.852		4.125	105.458	105.458	105.300		3.625	105.279	105.279	105.071		
3.875	104.559	104.559	104.452		4.000	105.300	105.300	105.300		3.500	104.893	104.893	104.851		
3.750	104.429	104.429	104.284		3.875	105.102	105.102	105.002		3.375	104.563	104.563	104.553		
3.625	104.309	104.309	104.091		3.750	104.590	104.590	104.490		3.250	104.205	104.205	104.212		
3.500	104.049	104.049	103.882		3.625	104.745	104.745	104.569		3.125	103.784	103.784	103.794		
3.375	103.593	103.593	103.426		3.500	104.465	104.465	104.288		3.000	103.776	103.776	103.700		
3.250	103.109	103.109	102.942		3.375	103.968	103.968	103.791		2.875	103.387	103.387	103.308		
3.125	102.536	102.536	102.369		3.250	103.396	103.396	103.220		2.750	103.029	103.029	102.949		
3.000	102.228	102.228	102.084		3.125	102.667	102.667	102.528		2.625	102.536	102.536	102.454		
2.990	102.128	102.128	101.984		3.000	102.347	102.347	102.190		2.500	101.909	101.909	101.771		
2.875	101.489	101.489	101.345		2.875	101.823	101.823	101.661		2.375	101.653	101.653	101.563		
2.750	100.744	100.744	100.601		2.750	101.176	101.176	101.001		2.250	101.131	101.131	101.040		
2.625	99.482	99.482	99.266		2.625	100.405	100.405	100.188		2.125	100.468	100.468	100.344		
2.500	98.640	98.640	98.438		2.500	99.749	99.749	99.548		2.000	99.801	99.801	99.691		
2.375	98.020	98.020	97.812		2.375	99.212	99.212	99.011		1.990	99.701	99.701	99.591		
2.250	97.289	97.289	97.087		2.250	98.482	98.482	98.281		1.875	99.005	99.005	98.908		

AMFX30	AMFX25	Conforming 10 Yr Fixed				AMFX30HB	Conforming 30 Yr Fixed HB				AMFX15HB	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	102.621	102.621	102.496		3.875	103.016	103.016	102.891		
3.750	105.300	105.300	105.300		4.125	103.818	103.818	103.705		3.750	103.058	103.058	102.933		
3.625	105.126	105.126	105.040		4.000	103.209	103.209	103.084		3.625	103.238	103.238	103.113		
3.500	104.739	104.739	104.700		3.875	102.802	102.802	102.677		3.500	103.029	103.029	102.904		
3.375	104.509	104.509	104.468		3.750	102.330	102.330	102.205		3.375	102.785	102.785	102.660		
3.250	104.209	104.209	104.146		3.625	103.357	103.357	103.232		3.250	102.610	102.610	102.485		
3.125	103.986	103.986	103.940		3.500	103.082	103.082	102.957		3.125	102.391	102.391	102.266		
3.000	104.034	104.034	103.957		3.375	102.713	102.713	102.588		3.000	102.240	102.240	102.115		
2.875	103.618	103.618	103.540		3.250	102.174	102.174	102.049		2.875	101.882	101.882	101.757		
2.750	103.234	103.234	103.154		3.125	101.418	101.418	101.293		2.750	101.862	101.862	101.737		
2.625	102.814	102.814	102.736		3.000	100.709	100.709	100.584		2.625	101.430	101.430	101.305		
2.500	102.320	102.320	102.236		2.875	100.072	100.072	99.947		2.500	100.840	100.840	100.715		
2.375	101.881	101.881	101.798		2.750	99.405	99.405	99.280		2.375	100.568	100.568	100.443		
2.250	101.424	101.424	101.341		2.625	98.580	98.580	98.455		2.250	100.066	100.066	99.941		
2.125	100.877	100.877	100.696		2.500	97.628	97.628	97.503							
2.000	100.273	100.273	100.093		2.375	96.491	96.491	96.366							
1.875	99.311	99.311	99.226		2.250	95.668	95.668	95.543							

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
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI
			ARFX30SCLPMI
			ARFX15SCLPMI
			CF 30yr fix High Balance LPMI
			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	-1.250	-2.250	-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	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

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							
Base LTV	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						



4/20/2021
Effective Time:
8:56:46 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
		HEMJF30	HEM Jumbo 5/6 SOFR ARM
		HEMJF15	HEM Jumbo 7/6 SOFR ARM
		HEMJF30	HEM Jumbo 10/6 SOFR ARM

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score > 739	0.375	0.125	0.000	0.000	-1.000
Credit Score 720 -739	0.000	0.000	-0.375	-0.375	-1.125
Credit Score 700 -719	-0.375	-0.625	-0.875	-1.125	-1.250
Second Home	-0.500	-0.500	-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo	0.000	0.000	-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



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Fannie Mae HomeReady									
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.038	105.038	104.866	4.250	102.570	102.570	102.398		
4.125	104.948	104.948	104.787	4.125	102.821	102.821	102.659		
4.000	104.723	104.723	104.562	4.000	102.592	102.592	102.431		
3.875	104.285	104.285	104.126	3.875	102.128	102.128	101.968		
3.750	103.904	103.904	103.749	3.750	101.789	101.789	101.633		
3.625	103.484	103.484	103.340	3.625	102.295	102.295	102.150		
3.500	103.045	103.045	102.900	3.500	101.998	101.998	101.853		
3.375	102.521	102.521	102.379	3.375	101.576	101.576	101.433		
3.250	101.948	101.948	101.809	3.250	101.062	101.062	100.924		
3.125	101.228	101.228	101.093	3.125	100.424	100.424	100.290		
3.000	100.618	100.618	100.490	3.000	99.596	99.596	99.466		
2.875	100.035	100.035	99.909	2.875	98.933	98.933	98.807		
2.750	99.382	99.382	99.260	2.750	98.347	98.347	98.225		
2.625	98.536	98.536	98.418	2.625	97.585	97.585	97.467		
2.500	97.647	97.647	97.533	2.500	96.815	96.815	96.701		

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	104.381	104.381	104.266	4.250	101.291	101.291	101.176				
4.125	103.985	103.985	103.869	4.125	100.680	100.680	100.564				
4.000	103.970	103.970	103.887	4.000	101.641	101.641	101.558				
3.875	103.493	103.493	103.409	3.875	101.180	101.180	101.096				
3.750	103.123	103.123	103.038	3.750	100.814	100.814	100.730				
3.625	103.230	103.230	103.107	3.625	101.966	101.966	101.843				
3.500	102.931	102.931	102.807	3.500	101.633	101.633	101.508				
3.375	102.534	102.534	102.408	3.375	101.272	101.272	101.146				
3.250	101.916	101.916	101.788	3.250	100.672	100.672	100.543				
3.125	101.082	101.082	100.952	3.125	99.855	99.855	99.724				
3.000	100.854	100.854	100.755	3.000	99.293	99.293	99.194				
2.875	100.202	100.202	100.103	2.875	98.628	98.628	98.529				
2.750	99.435	99.435	99.337	2.750	97.866	97.866	97.768				
2.625	98.321	98.321	98.224	2.625	96.757	96.757	96.660				
2.500	97.197	97.197	97.101	2.500	95.667	95.667	95.571				

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