

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, April 21, 2021

Rate Sheet # 1

9:02 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.



4/21/2021
 Effective Time:
 9:03:30 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	106.292	106.292	106.243	4.250	105.386	105.386	105.338	4.250	106.634	106.634	106.608	4.250	106.156	106.156	106.156	4.250	106.824	106.824	106.574	4.250	106.046	106.046	105.796	4.250	105.188	105.188	104.938	4.250	104.663	104.663	104.413
4.125	105.703	105.703	105.700	4.125	104.634	104.634	104.608	4.125	104.185	104.185	104.090	4.125	106.046	106.046	105.796	4.125	105.188	105.188	104.938	4.125	104.286	104.286	104.060	4.125	104.076	104.076	103.826	4.125	104.663	104.663	104.413
4.000	105.216	105.216	105.120	4.000	104.185	104.185	104.090	4.000	104.504	104.504	104.322	4.000	106.046	106.046	105.796	4.000	105.188	105.188	104.938	4.000	104.286	104.286	104.060	4.000	104.076	104.076	103.826	4.000	104.663	104.663	104.413
3.875	105.372	105.372	105.276	3.875	104.504	104.504	104.322	3.875	104.393	104.393	104.191	3.875	106.046	106.046	105.796	3.875	105.188	105.188	104.938	3.875	104.286	104.286	104.060	3.875	104.076	104.076	103.826	3.875	104.663	104.663	104.413
3.750	105.346	105.346	105.250	3.750	104.393	104.393	104.191	3.750	104.015	104.015	103.813	3.750	106.046	106.046	105.796	3.750	105.188	105.188	104.938	3.750	104.286	104.286	104.060	3.750	104.076	104.076	103.826	3.750	104.663	104.663	104.413
3.625	105.086	105.086	104.910	3.625	104.015	104.015	103.813	3.625	103.624	103.624	103.521	3.625	106.046	106.046	105.796	3.625	105.188	105.188	104.938	3.625	104.286	104.286	104.060	3.625	104.076	104.076	103.826	3.625	104.663	104.663	104.413
3.500	104.523	104.523	104.483	3.500	103.624	103.624	103.521	3.500	103.239	103.239	103.078	3.500	106.046	106.046	105.796	3.500	105.188	105.188	104.938	3.500	104.286	104.286	104.060	3.500	104.076	104.076	103.826	3.500	104.663	104.663	104.413
3.375	104.339	104.339	104.163	3.375	103.239	103.239	103.078	3.375	103.631	103.631	103.443	3.375	106.046	106.046	105.796	3.375	105.188	105.188	104.938	3.375	104.286	104.286	104.060	3.375	104.076	104.076	103.826	3.375	104.663	104.663	104.413
3.250	104.718	104.718	104.543	3.250	103.631	103.631	103.443	3.250	103.229	103.229	103.126	3.250	106.046	106.046	105.796	3.250	105.188	105.188	104.938	3.250	104.286	104.286	104.060	3.250	104.076	104.076	103.826	3.250	104.663	104.663	104.413
3.125	104.329	104.329	104.226	3.125	103.229	103.229	103.126	3.125	102.812	102.812	102.705	3.125	106.046	106.046	105.796	3.125	105.188	105.188	104.938	3.125	104.286	104.286	104.060	3.125	104.076	104.076	103.826	3.125	104.663	104.663	104.413
3.000	103.907	103.907	103.805	3.000	102.812	102.812	102.705	3.000	102.384	102.384	102.227	3.000	106.046	106.046	105.796	3.000	105.188	105.188	104.938	3.000	104.286	104.286	104.060	3.000	104.076	104.076	103.826	3.000	104.663	104.663	104.413
2.875	103.429	103.429	103.327	2.875	102.384	102.384	102.227	2.875	101.945	101.945	101.843	2.875	106.046	106.046	105.796	2.875	105.188	105.188	104.938	2.875	104.286	104.286	104.060	2.875	104.076	104.076	103.826	2.875	104.663	104.663	104.413
2.750	103.045	103.045	102.943	2.750	101.945	101.945	101.843	2.750	101.496	101.496	101.333	2.750	106.046	106.046	105.796	2.750	105.188	105.188	104.938	2.750	104.286	104.286	104.060	2.750	104.076	104.076	103.826	2.750	104.663	104.663	104.413
2.625	101.764	101.764	101.683	2.625	101.496	101.496	101.333	2.625	101.055	101.055	100.961	2.625	106.046	106.046	105.796	2.625	105.188	105.188	104.938	2.625	104.286	104.286	104.060	2.625	104.076	104.076	103.826	2.625	104.663	104.663	104.413
2.500	101.392	101.392	101.311	2.500	101.055	101.055	100.961	2.500	100.602	100.602	100.491	2.500	106.046	106.046	105.796	2.500	105.188	105.188	104.938	2.500	104.286	104.286	104.060	2.500	104.076	104.076	103.826	2.500	104.663	104.663	104.413
2.375	100.922	100.922	100.841	2.375	100.602	100.602	100.491	2.375	100.137	100.137	100.010	2.375	106.046	106.046	105.796	2.375	105.188	105.188	104.938	2.375	104.286	104.286	104.060	2.375	104.076	104.076	103.826	2.375	104.663	104.663	104.413
2.250	100.441	100.441	100.360	2.250	100.137	100.137	100.010	2.250	100.137	100.137	100.010	2.250	106.046	106.046	105.796	2.250	105.188	105.188	104.938	2.250	104.286	104.286	104.060	2.250	104.076	104.076	103.826	2.250	104.663	104.663	104.413

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	96.808	96.808	96.691	3.875	96.714	96.714	96.597	3.875	98.905	98.905	98.788	3.875	96.773	96.773	96.656
4.250	101.700	101.700	101.851	4.250	101.764	101.764	101.915	4.250	101.764	101.764	101.915	4.250	101.764	101.764	101.915	3.750	96.714	96.714	96.597	3.750	96.714	96.714	96.597	3.750	98.905	98.905	98.788	3.750	96.773	96.773	96.656
4.125	104.036	104.036	104.004	4.125	103.871	103.871	103.839	4.125	103.871	103.871	103.839	4.125	103.871	103.871	103.839	3.625	98.905	98.905	98.788	3.625	98.905	98.905	98.788	3.625	98.905	98.905	98.788	3.625	96.773	96.773	96.656
4.000	104.005	104.005	103.973	4.000	103.899	103.899	103.867	4.000	103.899	103.899	103.867	4.000	103.899	103.899	103.867	3.500	97.230	97.230	97.113	3.500	97.230	97.230	97.113	3.500	97.230	97.230	97.113	3.500	96.773	96.773	96.656
3.875	103.839	103.839	103.807	3.875	103.805	103.805	103.773	3.875	103.805	103.805	103.773	3.875	103.805	103.805	103.773	3.375	96.773	96.773	96.656	3.375	96.773	96.773	96.656	3.375	96.773	96.773	96.656	3.375	96.773	96.773	96.656
3.750	103.652	103.652	103.630	3.750	103.598	103.598	103.566	3.750	103.598	103.598	103.566	3.750	103.598	103.598	103.566	3.250	96.334	96.334	96.217	3.250	96.334	96.334	96.217	3.250	96.334	96.334	96.217	3.250	96.334	96.334	96.217
3.625	103.679	103.679	103.791	3.625	103.397	103.397	103.508	3.625	103.397	103.397	103.508	3.625	103.397	103.397	103.508	3.125	97.673	97.673	97.556	3.125	97.673	97.673	97.556	3.125	97.673	97.673	97.556	3.125	97.673	97.673	97.556
3.500	103.601	103.601	103.713	3.500	103.392	103.392	103.504	3.500	103.392	103.392	103.504	3.500	103.392	103.392	103.504	3.000	96.311	96.311	96.194	3.000	96.311	96.311	96.194	3.000	96.311	96.311	96.194	3.000	96.311	96.311	96.194
3.375	103.181	103.181	103.293	3.375	103.074	103.074	103.186	3.375	103.074	103.074	103.186	3.375	103.074	103.074	103.186	2.875	95.702	95.702	95.584	2.875	95.702	95.702	95.584	2.875	95.702	95.702	95.584	2.875	95.702	95.702	95.584
3.250	102.857	102.857	102.916	3.250	102.731	102.731	102.843	3.250	102.731	102.731	102.843	3.250	102.731	102.731	102.843	2.750	95.702	95.702	95.584	2.750	95.702	95.702	95.584	2.750	95.702	95.702	95.584	2.750	95.702	95.702	95.584
3.125	103.109	103.109	103.099	3.125	102.695	102.695	102.685	3.125	102.695	102.695	102.685	3.125	102.695	102.695	102.685	2.625	95.702	95.702	95.584	2.625	95.702	95.702	95.584	2.625	95.702	95.702	95.584	2.625	95.702	95.702	95.584
3.000	102.649	102.649	102.635	3.000	102.399	102.399	102.384	3.000	102.399	102.399	102.384	3.000	102.399	102.399	102.384	2.500	95.702	95.702	95.584	2.500	95.702	95.702	95.584	2.500	95.702	95.702	95.584	2.500	95.702	95.702	95.584
2.875	102.404	102.404	102.390	2.875	102.154	102.154	102.140	2.875	102.154	102.154	102.140	2.875	102.154	102.154	102.140	2.375	95.702	95.702	95.584	2.375	95.702	95.702	95.584	2.375	95.702	95.702	95.584	2.375	95.702	95.702	95.584
2.750	102.886	102.886	102.872	2.750	102.636	102.636	102.622	2.750	102.636	102.636	102.622	2.750	102.636	102.636	102.622	2.250	95.702	95.702	95.584	2.250	95.702	95.702	95.584	2.250	95.702	95.702	95.584	2.250	95.702	95.702	95.584

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



4/21/2021
 Effective Time:
 9:03:33 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	103.938		4.750	101.313				
4.625	103.813		4.625	101.188				
4.500	103.688		4.500	101.063				
4.375	103.563		4.375	100.938				
4.250	103.313		4.250	100.688				
4.125	102.813		4.125	100.438				
4.000	102.563		4.000	100.188				
3.875	102.313		3.875	99.938				
3.750	101.938		3.750	99.563				
3.625	100.813		3.625	99.688				
3.500	100.563		3.500	99.438				
3.375	100.313		3.375	99.188				
3.250	100.063		3.250	98.938				

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>	



4/21/2021
Effective Time:
9:03:36 AM

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

Government STRETCH																							
GSFFX30				GSFFX25				FHA 30 Yr Fixed				GSVFX30				GSVFX25				VA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	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	104.639	104.546	104.452	4.250	104.264	104.171	104.077	4.250	104.639	104.546	104.452	4.250	104.264	104.171	104.077	4.250	104.264	104.171	104.077	4.250	104.639	104.546	104.452
4.125	104.676	104.583	104.489	4.125	104.301	104.208	104.114	4.125	104.676	104.583	104.489	4.125	104.301	104.208	104.114	4.125	104.301	104.208	104.114	4.125	104.676	104.583	104.489
4.000	104.480	104.386	104.292	4.000	104.105	104.011	103.917	4.000	104.480	104.386	104.292	4.000	104.105	104.011	103.917	4.000	104.105	104.011	103.917	4.000	104.480	104.386	104.292
3.875	104.256	104.162	104.068	3.875	103.881	103.787	103.693	3.875	104.256	104.162	104.068	3.875	103.881	103.787	103.693	3.875	103.881	103.787	103.693	3.875	104.256	104.162	104.068
3.750	103.992	103.898	103.804	3.750	103.617	103.523	103.429	3.750	103.992	103.898	103.804	3.750	103.617	103.523	103.429	3.750	103.617	103.523	103.429	3.750	103.992	103.898	103.804
3.625	103.602	103.509	103.415	3.625	103.227	103.134	103.040	3.625	103.602	103.509	103.415	3.625	103.227	103.134	103.040	3.625	103.227	103.134	103.040	3.625	103.602	103.509	103.415
3.500	103.279	103.185	103.091	3.500	102.904	102.810	102.716	3.500	103.279	103.185	103.091	3.500	102.904	102.810	102.716	3.500	102.904	102.810	102.716	3.500	103.279	103.185	103.091
3.375	102.929	102.835	102.741	3.375	102.554	102.460	102.366	3.375	102.929	102.835	102.741	3.375	102.554	102.460	102.366	3.375	102.554	102.460	102.366	3.375	102.929	102.835	102.741
3.250	102.552	102.458	102.364	3.250	102.177	102.083	101.989	3.250	102.552	102.458	102.364	3.250	102.177	102.083	101.989	3.250	102.177	102.083	101.989	3.250	102.552	102.458	102.364
3.125	103.274	103.181	103.087	3.125	102.899	102.806	102.712	3.125	103.274	103.181	103.087	3.125	102.899	102.806	102.712	3.125	102.899	102.806	102.712	3.125	103.274	103.181	103.087
3.000	102.884	102.791	102.697	3.000	102.509	102.416	102.322	3.000	102.884	102.791	102.697	3.000	102.509	102.416	102.322	3.000	102.509	102.416	102.322	3.000	102.884	102.791	102.697
2.875	102.463	102.369	102.275	2.875	102.088	101.994	101.900	2.875	102.463	102.369	102.275	2.875	102.088	101.994	101.900	2.875	102.088	101.994	101.900	2.875	102.463	102.369	102.275
2.750	102.023	101.930	101.836	2.750	101.648	101.555	101.461	2.750	102.023	101.930	101.836	2.750	101.648	101.555	101.461	2.750	101.648	101.555	101.461	2.750	102.023	101.930	101.836
2.625	101.480	101.386	101.292	2.625	101.105	101.011	100.917	2.625	101.480	101.386	101.292	2.625	101.105	101.011	100.917	2.625	101.105	101.011	100.917	2.625	101.480	101.386	101.292
2.500	101.028	100.934	100.841	2.500	100.653	100.559	100.466	2.500	101.028	100.934	100.841	2.500	100.653	100.559	100.466	2.500	100.653	100.559	100.466	2.500	101.028	100.934	100.841
2.375	100.567	100.473	100.379	2.375	100.192	100.098	100.004	2.375	100.567	100.473	100.379	2.375	100.192	100.098	100.004	2.375	100.192	100.098	100.004	2.375	100.567	100.473	100.379
2.250	100.097	100.003	99.910	2.250	99.722	99.628	99.535	2.250	100.097	100.003	99.910	2.250	99.722	99.628	99.535	2.250	99.722	99.628	99.535	2.250	100.097	100.003	99.910
GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 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								
3.500	103.609	103.515	103.421	3.500	103.359	103.265	103.171	3.500	103.609	103.515	103.421	3.500	103.359	103.265	103.171	3.500	103.359	103.265	103.171	3.500	103.609	103.515	103.421
3.375	103.273	103.179	103.085	3.375	103.023	102.929	102.835	3.375	103.273	103.179	103.085	3.375	103.023	102.929	102.835	3.375	103.023	102.929	102.835	3.375	103.273	103.179	103.085
3.250	102.922	102.828	102.735	3.250	102.672	102.578	102.485	3.250	102.922	102.828	102.735	3.250	102.672	102.578	102.485	3.250	102.672	102.578	102.485	3.250	102.922	102.828	102.735
3.125	103.065	102.971	102.877	3.125	102.815	102.721	102.627	3.125	103.065	102.971	102.877	3.125	102.815	102.721	102.627	3.125	102.815	102.721	102.627	3.125	103.065	102.971	102.877
3.000	102.716	102.622	102.529	3.000	102.466	102.372	102.279	3.000	102.716	102.622	102.529	3.000	102.466	102.372	102.279	3.000	102.466	102.372	102.279	3.000	102.716	102.622	102.529
2.875	102.342	102.248	102.154	2.875	102.092	101.998	101.904	2.875	102.342	102.248	102.154	2.875	102.092	101.998	101.904	2.875	102.092	101.998	101.904	2.875	102.342	102.248	102.154
2.750	101.964	101.871	101.777	2.750	101.714	101.621	101.527	2.750	101.964	101.871	101.777	2.750	101.714	101.621	101.527	2.750	101.714	101.621	101.527	2.750	101.964	101.871	101.777
2.625	101.979	101.886	101.792	2.625	101.729	101.636	101.542	2.625	101.979	101.886	101.792	2.625	101.729	101.636	101.542	2.625	101.729	101.636	101.542	2.625	101.979	101.886	101.792
2.500	101.607	101.513	101.419	2.500	101.357	101.263	101.169	2.500	101.607	101.513	101.419	2.500	101.357	101.263	101.169	2.500	101.357	101.263	101.169	2.500	101.607	101.513	101.419
2.375	101.226	101.132	101.038	2.375	100.976	100.882	100.788	2.375	101.226	101.132	101.038	2.375	100.976	100.882	100.788	2.375	100.976	100.882	100.788	2.375	101.226	101.132	101.038
2.250	100.844	100.751	100.657	2.250	100.594	100.501	100.407	2.250	100.844	100.751	100.657	2.250	100.594	100.501	100.407	2.250	100.594	100.501	100.407	2.250	100.844	100.751	100.657
2.125				2.125				2.125				2.125				2.125				2.125			
2.000				2.000				2.000				2.000				2.000				2.000			
1.875				1.875				1.875				1.875				1.875				1.875			
GSFFX30HB				FHA 30 Yr Fixed HB				GSVFX30H				VA 30 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								
5.000				5.000				5.000				5.000				5.000				5.000			
4.875				4.875				4.875				4.875				4.875				4.875			
4.750				4.750				4.750				4.750				4.750				4.750			
4.625				4.625				4.625				4.625				4.625				4.625			
4.500				4.500				4.500				4.500				4.500				4.500			
4.375				4.375				4.375				4.375				4.375				4.375			
4.250				4.250				4.250				4.250				4.250				4.250			
4.125	98.157	98.157	97.907	4.125	96.007	96.007	96.007	4.125	98.157	98.157	97.907	4.125	96.007	96.007	96.007	4.125	96.007	96.007	96.007	4.125	98.157	98.157	97.907
4.000	98.163	98.163	97.913	4.000	96.013	96.013	96.013	4.000	98.163	98.163	97.913	4.000	96.013	96.013	96.013	4.000	96.013	96.013	96.013	4.000	98.163	98.163	97.913
3.875	98.241	98.241	97.991	3.875	96.091	96.091	96.091	3.875	98.241	98.241	97.991	3.875	96.091	96.091	96.091	3.875	96.091	96.091	96.091	3.875	98.241	98.241	97.991
3.750	98.208	98.208	97.958	3.750	96.058	96.058	96.058	3.750	98.208	98.208	97.958	3.750	96.058	96.058	96.058	3.750	96.058	96.058	96.058	3.750	98.208	98.208	97.958
3.625	99.572	99.572	99.322	3.625	97.047	97.047	97.047	3.625	99.572	99.572	99.322	3.625	97.047	97.047	97.047	3.625	97.047	97.047	97.047	3.625	99.572	99.572	99.322
3.500	99.537	99.537	99.287	3.500	97.137	97.137	97.137	3.500	99.537	99.537	99.287	3.500	97.137	97.137	97.137	3.500	97.137	97.137	97.137	3.500	99.537	99.537	99.287
3.375	99.441	99.441	99.191	3.375	97.091	97.091	97.091	3.375	99.441	99.441	99.191	3.375	97.091	97.091	97.091	3.375	97.091	97.091	97.091	3.375	99.441	99.441	99.191
3.250	99.345	99.345	99.095	3.250	97.070	97.070	97.070	3.250	99.345	99.345	99.095	3.250	97.070	97.070	97.070	3.250	97.070	97.070	97.070	3.250	99.345	99.345	99.095

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA



4/21/2021
Effective Time:
9:03:42 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	105.597	105.597	105.462	4.250	106.264	106.264	106.131	3.750	105.983	105.983	105.853	
4.000	105.421	105.421	105.290	4.125	105.916	105.916	105.804	3.625	105.528	105.528	105.393	
3.875	104.981	104.981	104.848	4.000	105.733	105.733	105.624	3.500	105.320	105.320	105.204	
3.750	104.855	104.855	104.716	3.875	105.362	105.362	105.251	3.375	105.025	105.025	104.909	
3.625	104.771	104.771	104.604	3.750	104.975	104.975	104.859	3.250	104.685	104.685	104.567	
3.500	104.592	104.592	104.425	3.625	105.232	105.232	105.161	3.125	104.265	104.265	104.142	
3.375	104.146	104.146	103.979	3.500	104.919	104.919	104.848	3.000	104.250	104.250	104.172	
3.250	103.604	103.604	103.437	3.375	104.441	104.441	104.366	2.875	103.867	103.867	103.787	
3.125	103.082	103.082	102.915	3.250	103.902	103.902	103.825	2.750	103.508	103.508	103.427	
3.000	102.787	102.787	102.644	3.125	103.218	103.218	103.160	2.625	103.018	103.018	102.937	
2.990	102.687	102.687	102.544	3.000	102.702	102.702	102.587	2.500	102.417	102.417	102.279	
2.875	102.048	102.048	101.905	2.875	102.099	102.099	102.040	2.375	102.145	102.145	102.059	
2.750	101.303	101.303	101.159	2.750	101.455	101.455	101.395	2.250	101.655	101.655	101.538	
2.625	99.969	99.969	99.825	2.625	100.583	100.583	100.525	2.125	100.980	100.980	100.845	
2.500	98.965	98.965	98.821	2.500	99.837	99.837	99.768	2.000	100.363	100.363	100.225	
2.375	98.412	98.412	98.268	2.375	99.221	99.221	99.160	1.990	100.263	100.263	100.125	
2.250	97.263	97.263	97.200	2.250	98.503	98.503	98.439	1.875	99.501	99.501	99.412	

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	105.709	105.709	105.603	4.250	103.000	103.000	102.875	3.875	103.413	103.413	103.288
3.750	105.451	105.451	105.348	4.125	104.218	104.218	104.132	3.750	103.455	103.455	103.330
3.625	105.095	105.095	105.010	4.000	103.668	103.668	103.543	3.625	103.651	103.651	103.526
3.500	104.974	104.974	104.878	3.875	103.270	103.270	103.145	3.500	103.439	103.439	103.314
3.375	104.773	104.773	104.644	3.750	102.807	102.807	102.682	3.375	103.196	103.196	103.071
3.250	104.384	104.384	104.327	3.625	103.973	103.973	103.848	3.250	103.024	103.024	102.899
3.125	104.476	104.476	104.434	3.500	103.700	103.700	103.575	3.125	102.841	102.841	102.716
3.000	104.467	104.467	104.389	3.375	103.338	103.338	103.213	3.000	102.728	102.728	102.603
2.875	104.057	104.057	103.977	3.250	102.811	102.811	102.686	2.875	102.372	102.372	102.247
2.750	103.672	103.672	103.591	3.125	102.065	102.065	101.940	2.750	102.355	102.355	102.230
2.625	103.302	103.302	103.218	3.000	101.375	101.375	101.250	2.625	101.925	101.925	101.800
2.500	102.823	102.823	102.734	2.875	100.760	100.760	100.635	2.500	101.338	101.338	101.213
2.375	102.386	102.386	102.296	2.750	100.096	100.096	99.971	2.375	101.073	101.073	100.948
2.250	101.931	101.931	101.840	2.625	99.283	99.283	99.158	2.250	100.571	100.571	100.446
2.125	101.277	101.277	101.183	2.500	98.333	98.333	98.208				
2.000	100.574	100.574	100.480	2.375	97.145	97.145	97.020				
1.875	99.818	99.818	99.722	2.250	96.323	96.323	96.198				

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



4/21/2021
Effective Time:
9:03:45 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	105.297	105.297	105.200		4.250	105.899	105.899	105.766		3.750	105.618	105.618	105.488		
4.000	105.121	105.121	104.990		4.125	105.551	105.551	105.439		3.625	105.300	105.300	105.122		
3.875	104.681	104.681	104.548		4.000	105.368	105.368	105.300		3.500	104.960	104.960	104.839		
3.750	104.555	104.555	104.416		3.875	105.180	105.180	105.080		3.375	104.660	104.660	104.544		
3.625	104.473	104.473	104.304		3.750	104.668	104.668	104.568		3.250	104.320	104.320	104.202		
3.500	104.292	104.292	104.125		3.625	104.867	104.867	104.796		3.125	103.900	103.900	103.777		
3.375	103.846	103.846	103.679		3.500	104.594	104.594	104.483		3.000	103.885	103.885	103.807		
3.250	103.304	103.304	103.137		3.375	104.101	104.101	104.001		2.875	103.502	103.502	103.422		
3.125	102.782	102.782	102.615		3.250	103.537	103.537	103.460		2.750	103.143	103.143	103.062		
3.000	102.487	102.487	102.344		3.125	102.853	102.853	102.795		2.625	102.653	102.653	102.572		
2.990	102.387	102.387	102.244		3.000	102.518	102.518	102.361		2.500	102.052	102.052	101.914		
2.875	101.748	101.748	101.605		2.875	102.034	102.034	101.838		2.375	101.780	101.780	101.694		
2.750	101.003	101.003	100.859		2.750	101.387	101.387	101.180		2.250	101.290	101.290	101.173		
2.625	99.693	99.693	99.525		2.625	100.616	100.616	100.399		2.125	100.615	100.615	100.480		
2.500	98.847	98.847	98.630		2.500	99.852	99.852	99.650		2.000	99.998	99.998	99.860		
2.375	98.122	98.122	97.968		2.375	99.315	99.315	99.113		1.990	99.898	99.898	99.760		
2.250	97.391	97.391	97.190		2.250	98.585	98.585	98.383		1.875	99.136	99.136	99.047		

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	105.344	105.344	105.300		4.250	102.635	102.635	102.510		3.875	103.048	103.048	102.923		
3.750	105.300	105.300	105.300		4.125	103.853	103.853	103.767		3.750	103.090	103.090	102.965		
3.625	105.127	105.127	105.041		4.000	103.303	103.303	103.178		3.625	103.286	103.286	103.161		
3.500	104.661	104.661	104.524		3.875	102.905	102.905	102.780		3.500	103.074	103.074	102.949		
3.375	104.571	104.571	104.434		3.750	102.442	102.442	102.317		3.375	102.831	102.831	102.706		
3.250	104.284	104.284	104.147		3.625	103.608	103.608	103.483		3.250	102.659	102.659	102.534		
3.125	104.111	104.111	104.069		3.500	103.335	103.335	103.210		3.125	102.476	102.476	102.351		
3.000	104.102	104.102	104.024		3.375	102.973	102.973	102.848		3.000	102.363	102.363	102.238		
2.875	103.692	103.692	103.612		3.250	102.446	102.446	102.321		2.875	102.007	102.007	101.882		
2.750	103.307	103.307	103.226		3.125	101.700	101.700	101.575		2.750	101.990	101.990	101.865		
2.625	102.937	102.937	102.853		3.000	101.010	101.010	100.885		2.625	101.560	101.560	101.435		
2.500	102.458	102.458	102.369		2.875	100.395	100.395	100.270		2.500	100.973	100.973	100.848		
2.375	102.021	102.021	101.931		2.750	99.731	99.731	99.606		2.375	100.708	100.708	100.583		
2.250	101.566	101.566	101.475		2.625	98.918	98.918	98.793		2.250	100.206	100.206	100.081		
2.125	101.027	101.027	100.847		2.500	97.968	97.968	97.843							
2.000	100.424	100.424	100.244		2.375	96.780	96.780	96.655							
1.875	99.453	99.453	99.357		2.250	95.958	95.958	95.833							

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	-2.250	-2.750	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	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							
		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
Adjustments		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
Cash-out Refinance		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property		-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing		-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance		0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation		0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home		-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property		-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under		0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV								



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Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					
HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

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

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

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



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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	105.052	105.052	104.886	4.250	102.582	102.582	102.351		
4.125	105.066	105.066	104.925	4.125	102.929	102.929	102.755		
4.000	104.843	104.843	104.703	4.000	102.703	102.703	102.529		
3.875	104.407	104.407	104.264	3.875	102.241	102.241	102.064		
3.750	104.028	104.028	103.878	3.750	101.903	101.903	101.720		
3.625	103.710	103.710	103.614	3.625	102.589	102.589	102.469		
3.500	103.274	103.274	103.177	3.500	102.213	102.213	102.093		
3.375	102.753	102.753	102.653	3.375	101.794	101.794	101.670		
3.250	102.181	102.181	102.075	3.250	101.282	101.282	101.152		
3.125	101.463	101.463	101.351	3.125	100.646	100.646	100.510		
3.000	100.875	100.875	100.800	3.000	99.822	99.822	99.685		
2.875	100.294	100.294	100.215	2.875	99.195	99.195	99.077		
2.750	99.642	99.642	99.557	2.750	98.611	98.611	98.487		
2.625	98.798	98.798	98.706	2.625	97.850	97.850	97.720		
2.500	97.912	97.912	97.815	2.500	97.083	97.083	96.946		

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	104.354	104.354	104.255	4.250	101.230	101.230	101.131				
4.125	103.964	103.964	103.863	4.125	100.626	100.626	100.525				
4.000	104.076	104.076	104.005	4.000	101.707	101.707	101.636				
3.875	103.615	103.615	103.542	3.875	101.261	101.261	101.187				
3.750	103.261	103.261	103.187	3.750	100.912	100.912	100.837				
3.625	103.404	103.404	103.290	3.625	102.230	102.230	102.116				
3.500	103.118	103.118	103.005	3.500	101.910	101.910	101.796				
3.375	102.735	102.735	102.618	3.375	101.563	101.563	101.446				
3.250	102.136	102.136	102.017	3.250	100.981	100.981	100.861				
3.125	101.311	101.311	101.190	3.125	100.173	100.173	100.052				
3.000	101.077	101.077	100.986	3.000	99.639	99.639	99.548				
2.875	100.433	100.433	100.342	2.875	98.982	98.982	98.890				
2.750	99.674	99.674	99.582	2.750	98.228	98.228	98.136				
2.625	98.565	98.565	98.474	2.625	97.125	97.125	97.034				
2.500	97.444	97.444	97.354	2.500	96.037	96.037	95.948				

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