



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, April 22, 2021

Rate Sheet # 1

9:31 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, WI, 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.



4/22/2021
Effective Time:
9:31:42 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	106.090	106.090	106.117	4.250	105.185	105.185	105.211	4.250	106.145	106.145	106.145	105.895	4.250	106.800	106.800	106.550	4.250	106.018	106.018	105.768	4.250	106.145	106.145	106.145	105.895	4.250	106.800	106.800	106.550		
4.125	105.677	105.677	105.629	4.125	104.569	104.569	104.522	4.125	106.800	106.800	106.550	4.125	105.159	105.159	104.909	4.125	106.018	106.018	105.768	4.125	105.159	105.159	104.909	4.125	106.018	106.018	105.768	4.125	105.159	105.159	104.909
4.000	105.110	105.110	105.041	4.000	104.040	104.040	103.972	4.000	106.018	106.018	105.768	4.000	104.635	104.635	104.496	4.000	106.018	106.018	105.768	4.000	104.635	104.635	104.496	4.000	106.018	106.018	105.768	4.000	104.635	104.635	104.496
3.875	105.462	105.462	105.367	3.875	104.596	104.596	104.433	3.875	105.159	105.159	104.909	3.875	104.531	104.531	104.465	3.875	105.159	105.159	104.909	3.875	104.531	104.531	104.465	3.875	105.159	105.159	104.909	3.875	104.531	104.531	104.465
3.750	105.441	105.441	105.346	3.750	104.486	104.486	104.254	3.750	104.635	104.635	104.496	3.750	104.128	104.128	103.878	3.750	104.635	104.635	104.496	3.750	104.128	104.128	103.878	3.750	104.635	104.635	104.496	3.750	104.128	104.128	103.878
3.625	105.381	105.381	105.315	3.625	104.281	104.281	104.215	3.625	104.128	104.128	103.878	3.625	103.794	103.794	103.728	3.625	104.128	104.128	103.878	3.625	103.794	103.794	103.728	3.625	104.128	104.128	103.878	3.625	103.794	103.794	103.728
3.500	104.654	104.654	104.588	3.500	103.718	103.718	103.488	3.500	103.794	103.794	103.728	3.500	104.180	104.180	104.114	3.500	104.128	104.128	103.878	3.500	104.180	104.180	104.114	3.500	104.128	104.128	103.878	3.500	104.180	104.180	104.114
3.375	104.644	104.644	104.578	3.375	103.544	103.544	103.478	3.375	104.180	104.180	104.114	3.375	103.485	103.485	103.389	3.375	103.794	103.794	103.728	3.375	103.485	103.485	103.389	3.375	104.128	104.128	103.878	3.375	103.485	103.485	103.389
3.250	105.030	105.030	104.964	3.250	103.930	103.930	103.864	3.250	103.485	103.485	103.389	3.250	103.069	103.069	102.974	3.250	104.180	104.180	104.114	3.250	103.069	103.069	102.974	3.250	104.180	104.180	104.114	3.250	103.069	103.069	102.974
3.125	104.335	104.335	104.239	3.125	103.284	103.284	103.139	3.125	103.069	103.069	102.974	3.125	102.602	102.602	102.507	3.125	103.485	103.485	103.389	3.125	102.602	102.602	102.507	3.125	103.485	103.485	103.389	3.125	102.602	102.602	102.507
3.000	103.919	103.919	103.824	3.000	102.868	102.868	102.724	3.000	102.602	102.602	102.507	3.000	102.228	102.228	102.132	3.000	103.069	103.069	102.974	3.000	102.228	102.228	102.132	3.000	103.069	103.069	102.974	3.000	102.228	102.228	102.132
2.875	103.452	103.452	103.357	2.875	102.440	102.440	102.257	2.875	102.228	102.228	102.132	2.875	101.618	101.618	101.537	2.875	102.602	102.602	102.507	2.875	101.618	101.618	101.537	2.875	102.602	102.602	102.507	2.875	101.618	101.618	101.537
2.750	103.078	103.078	102.982	2.750	102.000	102.000	101.882	2.750	101.618	101.618	101.537	2.750	101.257	101.257	101.177	2.750	102.228	102.228	102.132	2.750	101.257	101.257	101.177	2.750	102.228	102.228	102.132	2.750	101.257	101.257	101.177
2.625	101.718	101.718	101.637	2.625	101.459	101.459	101.287	2.625	101.257	101.257	101.177	2.625	100.886	100.886	100.705	2.625	101.618	101.618	101.537	2.625	100.886	100.886	100.705	2.625	101.618	101.618	101.537	2.625	100.886	100.886	100.705
2.500	101.357	101.357	101.277	2.500	101.019	101.019	100.927	2.500	101.257	101.257	101.177	2.500	100.566	100.566	100.455	2.500	101.257	101.257	101.177	2.500	100.566	100.566	100.455	2.500	101.257	101.257	101.177	2.500	100.566	100.566	100.455
2.375	100.886	100.886	100.805	2.375	100.566	100.566	100.455	2.375	100.886	100.886	100.705	2.375	100.100	100.100	99.983	2.375	100.886	100.886	100.705	2.375	100.100	100.100	99.983	2.375	100.886	100.886	100.705	2.375	100.100	100.100	99.983
2.250	100.413	100.413	100.333	2.250	100.100	100.100	99.983	2.250	100.413	100.413	100.333	2.250	99.807	99.807	99.389	2.250	100.413	100.413	100.333	2.250	99.807	99.807	99.389	2.250	100.413	100.413	100.333	2.250	99.807	99.807	99.389

GFFX15				GVFX15				GFAL05			
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				3.875	96.800	96.800	96.683
4.250	101.660	101.660	101.814	4.250	101.723	101.723	101.877	3.750	96.706	96.706	96.589
4.125	104.114	104.114	104.052	4.125	103.948	103.948	103.887	3.625	98.898	98.898	98.780
4.000	104.094	104.094	104.033	4.000	103.989	103.989	103.928	3.500	97.222	97.222	97.105
3.875	103.939	103.939	103.878	3.875	103.905	103.905	103.843	3.375	96.765	96.765	96.648
3.750	103.679	103.679	103.665	3.750	103.706	103.706	103.644	3.250	96.326	96.326	96.209
3.625	103.669	103.669	103.752	3.625	103.388	103.388	103.471	3.125	97.665	97.665	97.548
3.500	103.600	103.600	103.683	3.500	103.392	103.392	103.475	3.000	96.303	96.303	96.186
3.375	103.184	103.184	103.267	3.375	103.078	103.078	103.161	2.875	95.694	95.694	95.577
3.250	102.817	102.817	102.861	3.250	102.735	102.735	102.818				
3.125	103.126	103.126	103.135	3.125	102.715	102.715	102.723				
3.000	102.672	102.672	102.672	3.000	102.422	102.422	102.408				
2.875	102.435	102.435	102.421	2.875	102.185	102.185	102.171				
2.750	102.925	102.925	102.910	2.750	102.675	102.675	102.660				

GVAL05				GFAL03				GVAL03			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	96.550	96.550	96.433	3.125	95.554	95.554	95.554	3.125	95.304	95.304	95.304
3.750	96.456	96.456	96.339	3.000	94.733	94.733	94.733	3.000	94.483	94.483	94.483
3.625	98.648	98.648	98.530	2.875	93.925	93.925	93.925	2.875	93.800	93.800	93.800
3.500	96.972	96.972	96.855	2.750	93.477	93.477	93.477	2.750	93.352	93.352	93.352
3.375	96.515	96.515	96.398	2.625	94.910	94.910	94.910	2.625	94.660	94.660	94.660
3.250	96.076	96.076	95.959	2.500	94.063	94.063	94.063	2.500	93.813	93.813	93.813
3.125	97.415	97.415	97.298	2.375	93.370	93.370	93.370	2.375	93.120	93.120	93.120
3.000	96.053	96.053	95.936	2.250	92.937	92.937	92.937	2.250	92.687	92.687	92.687
2.875	95.444	95.444	95.327	2.125				2.125			

GFFX30HB				GVFX30HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	103.058	103.058	103.010	4.125	101.627	101.627	101.489
4.000	102.515	102.515	102.466	4.000	101.452	101.452	101.315
3.875	103.239	103.239	102.877	3.875	102.989	102.989	102.627
3.750	104.349	104.349	103.916	3.750	104.099	104.099	103.666
3.625	103.971	103.971	103.764	3.625	103.721	103.721	103.288
3.500	103.580	103.580	103.207	3.500	103.330	103.330	102.898
3.375	103.543	103.543	103.477	3.375	103.043	103.043	102.977
3.250	103.831	103.831	103.437	3.250	103.581	103.581	103.187
3.125	103.428	103.428	103.098	3.125	103.178	103.178	102.784
3.000	103.012	103.012	102.873	3.000	102.762	102.762	102.373
2.875	102.584	102.584	102.482	2.875	102.334	102.334	101.982
2.750	102.144	102.144	102.041	2.750	101.894	101.894	101.541
2.625	101.416	101.416	100.998	2.625	101.166	101.166	100.748
2.500	100.975	100.975	100.666	2.500	100.725	100.725	100.308
2.375	100.522	100.522	100.288	2.375	100.272	100.272	99.855
2.250	100.057	100.057	99.876	2.250	99.807	99.807	99.389

Streamline/IRRRL Product Codes			
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL

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



4/22/2021
 Effective Time:
 9:31:46 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	103.969		4.750	101.344				
4.625	103.844		4.625	101.219				
4.500	103.719		4.500	101.094				
4.375	103.594		4.375	100.969				
4.250	103.344		4.250	100.719				
4.125	102.844		4.125	100.469				
4.000	102.594		4.000	100.219				
3.875	102.344		3.875	99.969				
3.750	101.969		3.750	99.594				
3.625	100.844		3.625	99.719				
3.500	100.594		3.500	99.469				
3.375	100.344		3.375	99.219				
3.250	100.094		3.250	98.969				

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>



4/22/2021
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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	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	104.313	104.220	104.126	4.250	103.938	103.845	103.751	4.250	104.316	104.222	104.128	4.250	103.938	103.845	103.751	4.250	104.316	104.222	104.128	4.250	103.938	103.845	103.751
4.125	104.691	104.597	104.503	4.125	104.316	104.222	104.128	4.125	104.316	104.222	104.128	4.125	104.316	104.222	104.128	4.125	104.316	104.222	104.128	4.125	104.316	104.222	104.128
4.000	104.494	104.401	104.307	4.000	104.119	104.026	103.932	4.000	104.119	104.026	103.932	4.000	104.119	104.026	103.932	4.000	104.119	104.026	103.932	4.000	104.119	104.026	103.932
3.875	104.270	104.177	104.083	3.875	103.895	103.802	103.708	3.875	103.895	103.802	103.708	3.875	103.895	103.802	103.708	3.875	103.895	103.802	103.708	3.875	103.895	103.802	103.708
3.750	104.006	103.912	103.819	3.750	103.631	103.537	103.444	3.750	103.631	103.537	103.444	3.750	103.631	103.537	103.444	3.750	103.631	103.537	103.444	3.750	103.631	103.537	103.444
3.625	103.664	103.570	103.476	3.625	103.289	103.195	103.101	3.625	103.289	103.195	103.101	3.625	103.289	103.195	103.101	3.625	103.289	103.195	103.101	3.625	103.289	103.195	103.101
3.500	103.340	103.246	103.153	3.500	102.965	102.871	102.778	3.500	102.965	102.871	102.778	3.500	102.965	102.871	102.778	3.500	102.965	102.871	102.778	3.500	102.965	102.871	102.778
3.375	102.990	102.896	102.803	3.375	102.615	102.521	102.428	3.375	102.615	102.521	102.428	3.375	102.615	102.521	102.428	3.375	102.615	102.521	102.428	3.375	102.615	102.521	102.428
3.250	102.613	102.519	102.426	3.250	102.238	102.144	102.051	3.250	102.238	102.144	102.051	3.250	102.238	102.144	102.051	3.250	102.238	102.144	102.051	3.250	102.238	102.144	102.051
3.125	103.304	103.211	103.117	3.125	102.929	102.836	102.742	3.125	102.929	102.836	102.742	3.125	102.929	102.836	102.742	3.125	102.929	102.836	102.742	3.125	102.929	102.836	102.742
3.000	102.914	102.821	102.727	3.000	102.539	102.446	102.352	3.000	102.539	102.446	102.352	3.000	102.539	102.446	102.352	3.000	102.539	102.446	102.352	3.000	102.539	102.446	102.352
2.875	102.493	102.399	102.306	2.875	102.118	102.024	101.931	2.875	102.118	102.024	101.931	2.875	102.118	102.024	101.931	2.875	102.118	102.024	101.931	2.875	102.118	102.024	101.931
2.750	102.053	101.960	101.866	2.750	101.678	101.585	101.491	2.750	101.678	101.585	101.491	2.750	101.678	101.585	101.491	2.750	101.678	101.585	101.491	2.750	101.678	101.585	101.491
2.625	101.448	101.355	101.261	2.625	101.073	100.980	100.886	2.625	101.073	100.980	100.886	2.625	101.073	100.980	100.886	2.625	101.073	100.980	100.886	2.625	101.073	100.980	100.886
2.500	100.997	100.903	100.809	2.500	100.622	100.528	100.434	2.500	100.622	100.528	100.434	2.500	100.622	100.528	100.434	2.500	100.622	100.528	100.434	2.500	100.622	100.528	100.434
2.375	100.535	100.442	100.348	2.375	100.160	100.067	99.973	2.375	100.160	100.067	99.973	2.375	100.160	100.067	99.973	2.375	100.160	100.067	99.973	2.375	100.160	100.067	99.973
2.250	100.066	99.972	99.878	2.250	99.691	99.597	99.503	2.250	99.691	99.597	99.503	2.250	99.691	99.597	99.503	2.250	99.691	99.597	99.503	2.250	99.691	99.597	99.503
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	103.654	103.560	103.466	3.500	103.404	103.310	103.216	3.500	103.404	103.310	103.216	3.500	103.404	103.310	103.216	3.500	103.404	103.310	103.216	3.500	103.404	103.310	103.216
3.375	103.318	103.224	103.130	3.375	103.068	102.974	102.880	3.375	103.068	102.974	102.880	3.375	103.068	102.974	102.880	3.375	103.068	102.974	102.880	3.375	103.068	102.974	102.880
3.250	102.967	102.873	102.780	3.250	102.717	102.623	102.530	3.250	102.717	102.623	102.530	3.250	102.717	102.623	102.530	3.250	102.717	102.623	102.530	3.250	102.717	102.623	102.530
3.125	103.084	102.990	102.896	3.125	102.834	102.740	102.646	3.125	102.834	102.740	102.646	3.125	102.834	102.740	102.646	3.125	102.834	102.740	102.646	3.125	102.834	102.740	102.646
3.000	102.735	102.642	102.548	3.000	102.485	102.392	102.298	3.000	102.485	102.392	102.298	3.000	102.485	102.392	102.298	3.000	102.485	102.392	102.298	3.000	102.485	102.392	102.298
2.875	102.361	102.267	102.173	2.875	102.111	102.017	101.923	2.875	102.111	102.017	101.923	2.875	102.111	102.017	101.923	2.875	102.111	102.017	101.923	2.875	102.111	102.017	101.923
2.750	101.983	101.890	101.796	2.750	101.733	101.640	101.546	2.750	101.733	101.640	101.546	2.750	101.733	101.640	101.546	2.750	101.733	101.640	101.546	2.750	101.733	101.640	101.546
2.625	101.959	101.866	101.772	2.625	101.709	101.616	101.522	2.625	101.709	101.616	101.522	2.625	101.709	101.616	101.522	2.625	101.709	101.616	101.522	2.625	101.709	101.616	101.522
2.500	101.586	101.493	101.399	2.500	101.336	101.243	101.149	2.500	101.336	101.243	101.149	2.500	101.336	101.243	101.149	2.500	101.336	101.243	101.149	2.500	101.336	101.243	101.149
2.375	101.206	101.112	101.018	2.375	100.956	100.862	100.768	2.375	100.956	100.862	100.768	2.375	100.956	100.862	100.768	2.375	100.956	100.862	100.768	2.375	100.956	100.862	100.768
2.250	100.824	100.731	100.637	2.250	100.574	100.481	100.387	2.250	100.574	100.481	100.387	2.250	100.574	100.481	100.387	2.250	100.574	100.481	100.387	2.250	100.574	100.481	100.387
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	98.251	98.251	98.001	4.125	96.101	96.101	96.101	4.125	96.101	96.101	96.101	4.125	96.101	96.101	96.101	4.125	96.101	96.101	96.101	4.125	96.101	96.101	96.101
4.000	98.257	98.257	98.007	4.000	96.107	96.107	96.107	4.000	96.107	96.107	96.107	4.000	96.107	96.107	96.107	4.000	96.107	96.107	96.107	4.000	96.107	96.107	96.107
3.875	98.335	98.335	98.085	3.875	96.185	96.185	96.185	3.875	96.185	96.185	96.185	3.875	96.185	96.185	96.185	3.875	96.185	96.185	96.185	3.875	96.185	96.185	96.185
3.750	98.302	98.302	98.052	3.750	96.152	96.152	96.152	3.750	96.152	96.152	96.152	3.750	96.152	96.152	96.152	3.750	96.152	96.152	96.152	3.750	96.152	96.152	96.152
3.625	99.587	99.587	99.337	3.625	97.062	97.062	97.062	3.625	97.062	97.062	97.062	3.625	97.062	97.062	97.062	3.625	97.062	97.062	97.062	3.625	97.062	97.062	97.062
3.500	99.553	99.553	99.303	3.500	97.153	97.153	97.153	3.500	97.153	97.153	97.153	3.500	97.153	97.153	97.153	3.500	97.153	97.153	97.153	3.500	97.153	97.153	97.153
3.375	99.457	99.457	99.207	3.375	97.107	97.107	97.107	3.375	97.107	97.107	97.107	3.375	97.107	97.107	97.107	3.375	97.107	97.107	97.107	3.375	97.107	97.107	97.107
3.250	99.361	99.361	99.111	3.250	97.086	97.086	97.086	3.250	97.086	97.086	97.086	3.250	97.086	97.086	97.086	3.250	97.086	97.086	97.086	3.250	97.086	97.086	97.086

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



4/22/2021
Effective Time:
9:31:53 AM

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

Conventional																							
CAMFX30	CAMFX25			Clarity Conforming 30 Yr Fixed				CAMFX20				Clarity Conforming 20 Yr Fixed				CAMFX15				Clarity Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	105.631	105.631	105.510	4.250	106.328	106.328	106.209	3.750	105.937	105.937	105.823	3.750	105.937	105.937	105.823	3.625	105.486	105.486	105.413	3.500	105.349	105.349	105.253
4.000	105.426	105.426	105.310	4.125	105.929	105.929	105.830	3.625	105.486	105.486	105.413	3.500	105.349	105.349	105.253	3.375	105.055	105.055	104.959	3.250	104.717	104.717	104.619
3.875	104.987	104.987	104.867	4.000	105.737	105.737	105.642	3.500	105.349	105.349	105.253	3.375	105.055	105.055	104.959	3.250	104.717	104.717	104.619	3.125	104.303	104.303	104.276
3.750	104.861	104.861	104.735	3.875	105.367	105.367	105.269	3.375	105.055	105.055	104.959	3.250	104.717	104.717	104.619	3.125	104.303	104.303	104.276	3.000	104.354	104.354	104.277
3.625	104.798	104.798	104.631	3.750	104.979	104.979	104.876	3.250	104.619	104.619	104.523	3.125	104.303	104.303	104.276	3.000	104.354	104.354	104.277	2.875	103.972	103.972	103.894
3.500	104.615	104.615	104.448	3.625	105.259	105.259	105.187	3.125	104.303	104.303	104.276	3.000	104.354	104.354	104.277	2.875	103.972	103.972	103.894	2.750	103.614	103.614	103.536
3.375	104.171	104.171	104.004	3.500	104.928	104.928	104.854	3.000	104.354	104.354	104.277	2.875	103.972	103.972	103.894	2.750	103.614	103.614	103.536	2.625	103.125	103.125	103.044
3.250	103.627	103.627	103.460	3.375	104.470	104.470	104.393	2.875	103.972	103.972	103.894	2.750	103.614	103.614	103.536	2.625	103.125	103.125	103.044	2.500	102.459	102.459	102.321
3.125	103.106	103.106	102.938	3.250	103.932	103.932	103.855	2.750	103.614	103.614	103.536	2.625	103.125	103.125	103.044	2.500	102.459	102.459	102.321	2.375	102.257	102.257	102.171
3.000	102.778	102.778	102.626	3.125	103.256	103.256	103.199	2.625	103.125	103.125	103.044	2.500	102.459	102.459	102.321	2.375	102.257	102.257	102.171	2.250	101.739	101.739	101.653
2.990	102.678	102.678	102.526	3.000	102.700	102.700	102.641	2.500	102.459	102.459	102.321	2.375	102.257	102.257	102.171	2.250	101.739	101.739	101.653	2.125	101.046	101.046	100.960
2.875	102.038	102.038	101.887	2.875	102.153	102.153	102.092	2.375	102.257	102.257	102.171	2.250	101.739	101.739	101.653	2.125	101.046	101.046	100.960	2.000	100.414	100.414	100.302
2.750	101.293	101.293	101.142	2.750	101.509	101.509	101.448	2.250	101.739	101.739	101.653	2.125	101.046	101.046	100.960	2.000	100.414	100.414	100.302	1.990	100.314	100.314	100.202
2.625	99.959	99.959	99.847	2.625	100.644	100.644	100.596	2.125	101.046	101.046	100.960	2.000	100.414	100.414	100.302	1.990	100.314	100.314	100.202	1.875	99.614	99.614	99.525
2.500	98.958	98.958	98.812	2.500	99.866	99.866	99.808	2.000	100.414	100.414	100.302	1.990	100.314	100.314	100.202	1.875	99.614	99.614	99.525				
2.375	98.406	98.406	98.262	2.375	99.281	99.281	99.231	1.990	100.314	100.314	100.202	1.875	99.614	99.614	99.525								
2.250	97.322	97.322	97.270	2.250	98.563	98.563	98.512	1.875	99.614	99.614	99.525												

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	105.659	105.659	105.569	4.250	103.107	103.107	102.982	3.875	103.484	103.484	103.359
3.750	105.411	105.411	105.342	4.125	104.221	104.221	104.134	3.750	103.529	103.529	103.404
3.625	105.078	105.078	105.018	4.000	103.730	103.730	103.605	3.625	103.730	103.730	103.605
3.500	105.060	105.060	104.980	3.875	103.330	103.330	103.205	3.500	103.549	103.549	103.424
3.375	104.863	104.863	104.778	3.750	102.866	102.866	102.741	3.375	103.307	103.307	103.182
3.250	104.473	104.473	104.430	3.625	104.016	104.016	103.891	3.250	103.134	103.134	103.009
3.125	104.601	104.601	104.575	3.500	103.734	103.734	103.609	3.125	102.982	102.982	102.857
3.000	104.574	104.574	104.497	3.375	103.373	103.373	103.248	3.000	102.888	102.888	102.763
2.875	104.163	104.163	104.086	3.250	102.843	102.843	102.718	2.875	102.527	102.527	102.402
2.750	103.779	103.779	103.701	3.125	102.101	102.101	101.976	2.750	102.510	102.510	102.385
2.625	103.424	103.424	103.344	3.000	101.405	101.405	101.280	2.625	102.079	102.079	101.954
2.500	102.935	102.935	102.851	2.875	100.784	100.784	100.659	2.500	101.496	101.496	101.371
2.375	102.498	102.498	102.412	2.750	100.118	100.118	99.993	2.375	101.225	101.225	101.100
2.250	102.044	102.044	101.958	2.625	99.311	99.311	99.186	2.250	100.725	100.725	100.600
2.125	101.387	101.387	101.301	2.500	98.360	98.360	98.235				
2.000	100.685	100.685	100.597	2.375	97.307	97.307	97.182				
1.875	99.928	99.928	99.840	2.250	96.484	96.484	96.359				

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



4/22/2021
Effective Time:
9:31:58 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	105.331	105.331	105.210		4.250	105.963	105.963	105.844		3.750	105.572	105.572	105.458		
4.000	105.126	105.126	105.019		4.125	105.564	105.564	105.465		3.625	105.300	105.300	105.192		
3.875	104.739	104.739	104.639		4.000	105.372	105.372	105.300		3.500	105.008	105.008	104.888		
3.750	104.561	104.561	104.435		3.875	105.278	105.278	105.178		3.375	104.690	104.690	104.594		
3.625	104.547	104.547	104.331		3.750	104.766	104.766	104.666		3.250	104.352	104.352	104.254		
3.500	104.315	104.315	104.148		3.625	104.918	104.918	104.822		3.125	103.962	103.962	103.911		
3.375	103.871	103.871	103.704		3.500	104.655	104.655	104.489		3.000	103.989	103.989	103.912		
3.250	103.327	103.327	103.160		3.375	104.151	104.151	104.028		2.875	103.607	103.607	103.529		
3.125	102.806	102.806	102.638		3.250	103.673	103.673	103.496		2.750	103.249	103.249	103.171		
3.000	102.478	102.478	102.326		3.125	102.896	102.896	102.834		2.625	102.760	102.760	102.679		
2.990	102.378	102.378	102.226		3.000	102.583	102.583	102.426		2.500	102.094	102.094	101.956		
2.875	101.738	101.738	101.587		2.875	102.070	102.070	101.913		2.375	101.892	101.892	101.806		
2.750	100.993	100.993	100.842		2.750	101.409	101.409	101.245		2.250	101.374	101.374	101.288		
2.625	99.757	99.757	99.547		2.625	100.648	100.648	100.431		2.125	100.681	100.681	100.595		
2.500	99.051	99.051	98.849		2.500	100.162	100.162	99.960		2.000	100.049	100.049	99.937		
2.375	98.411	98.411	98.209		2.375	99.604	99.604	99.402		1.990	99.949	99.949	99.837		
2.250	97.690	97.690	97.489		2.250	98.884	98.884	98.682		1.875	99.249	99.249	99.160		

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	102.742	102.742	102.617		3.875	103.119	103.119	102.994		
3.750	105.300	105.300	105.300		4.125	103.856	103.856	103.769		3.750	103.164	103.164	103.039		
3.625	105.157	105.157	105.064		4.000	103.365	103.365	103.240		3.625	103.365	103.365	103.240		
3.500	104.695	104.695	104.615		3.875	102.965	102.965	102.840		3.500	103.184	103.184	103.059		
3.375	104.590	104.590	104.475		3.750	102.501	102.501	102.376		3.375	102.942	102.942	102.817		
3.250	104.303	104.303	104.188		3.625	103.651	103.651	103.526		3.250	102.769	102.769	102.644		
3.125	104.236	104.236	104.210		3.500	103.369	103.369	103.244		3.125	102.617	102.617	102.492		
3.000	104.209	104.209	104.132		3.375	103.008	103.008	102.883		3.000	102.523	102.523	102.398		
2.875	103.798	103.798	103.721		3.250	102.478	102.478	102.353		2.875	102.162	102.162	102.037		
2.750	103.414	103.414	103.336		3.125	101.736	101.736	101.611		2.750	102.145	102.145	102.020		
2.625	103.059	103.059	102.979		3.000	101.040	101.040	100.915		2.625	101.714	101.714	101.589		
2.500	102.570	102.570	102.486		2.875	100.419	100.419	100.294		2.500	101.131	101.131	101.006		
2.375	102.133	102.133	102.047		2.750	99.753	99.753	99.628		2.375	100.860	100.860	100.735		
2.250	101.679	101.679	101.593		2.625	98.946	98.946	98.821		2.250	100.360	100.360	100.235		
2.125	101.131	101.131	100.951		2.500	97.995	97.995	97.870							
2.000	100.528	100.528	100.348		2.375	96.942	96.942	96.817							
1.875	99.563	99.563	99.475		2.250	96.119	96.119	95.994							

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	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	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	
≤65	>80 & ≤95	-0.500
>65 & ≤75	>80 & ≤95	-0.750
>75 & ≤95	>90 & ≤95	-1.000
>75 & ≤90	>76 & ≤90	-1.000
≤95	>95 & ≤97	-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	
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
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A
>= 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200				



4/22/2021
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NMLS # 133519

Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					
HEMJAS			HEMJAS7			HEMJAS10		
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	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	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



4/22/2021
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 9:32:18 AM

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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	105.116	105.116	104.967	4.250	102.647	102.647	102.432		
4.125	105.090	105.090	104.966	4.125	102.951	102.951	102.794		
4.000	104.847	104.847	104.723	4.000	102.706	102.706	102.549		
3.875	104.412	104.412	104.284	3.875	102.245	102.245	102.084		
3.750	104.032	104.032	103.899	3.750	101.908	101.908	101.741		
3.625	103.697	103.697	103.617	3.625	102.509	102.509	102.487		
3.500	103.258	103.258	103.178	3.500	102.213	102.213	102.109		
3.375	102.739	102.739	102.656	3.375	101.796	101.796	101.689		
3.250	102.166	102.166	102.077	3.250	101.282	101.282	101.169		
3.125	101.498	101.498	101.403	3.125	100.667	100.667	100.547		
3.000	100.839	100.839	100.780	3.000	99.821	99.821	99.700		
2.875	100.258	100.258	100.196	2.875	99.155	99.155	99.053		
2.750	99.606	99.606	99.538	2.750	98.571	98.571	98.463		
2.625	98.763	98.763	98.688	2.625	97.812	97.812	97.697		
2.500	97.877	97.877	97.815	2.500	97.044	97.044	96.924		

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



4/22/2021
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 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	104.438	104.438	104.336	4.250	101.314	101.314	101.212				
4.125	104.067	104.067	103.961	4.125	100.728	100.728	100.622				
4.000	104.091	104.091	104.020	4.000	101.731	101.731	101.660				
3.875	103.626	103.626	103.552	3.875	101.281	101.281	101.207				
3.750	103.269	103.269	103.193	3.750	100.929	100.929	100.853				
3.625	103.408	103.408	103.294	3.625	102.241	102.241	102.126				
3.500	103.120	103.120	103.004	3.500	101.918	101.918	101.802				
3.375	102.735	102.735	102.615	3.375	101.570	101.570	101.450				
3.250	102.132	102.132	102.008	3.250	100.984	100.984	100.860				
3.125	101.353	101.353	101.227	3.125	100.192	100.192	100.066				
3.000	101.075	101.075	100.981	3.000	99.638	99.638	99.544				
2.875	100.429	100.429	100.335	2.875	98.979	98.979	98.885				
2.750	99.667	99.667	99.573	2.750	98.223	98.223	98.128				
2.625	98.556	98.556	98.463	2.625	97.117	97.117	97.023				
2.500	97.434	97.434	97.341	2.500	96.029	96.029	95.936				

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