



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, April 23, 2021

Rate Sheet # 1

9:12 AM

#### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

#### APPRAISAL ORDER PROCEDURES

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

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#### Underwriting Fees

Underwriting fee may be included in price.

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

#### EXTENSION FEES

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

#### APPROVED STATES

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



4/23/2021  
 Effective Time:  
 9:12:20 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	105.812	105.812	105.840	4.250	104.908	104.908	104.935	4.250	106.074	106.074	106.824	4.250	106.074	106.074	106.824	4.250	106.074	106.074	106.824	4.250	106.074	106.074	106.824	4.250	106.864	106.864	106.614	4.250	106.864	106.864	106.614
4.125	105.591	105.591	105.589	4.125	104.483	104.483	104.481	4.125	106.864	106.864	106.614	4.125	106.864	106.864	106.614	4.125	106.864	106.864	106.614	4.125	106.864	106.864	106.614	4.125	106.103	106.103	105.853	4.125	106.103	106.103	105.853
4.000	105.036	105.036	104.958	4.000	103.967	103.967	103.927	4.000	106.103	106.103	105.853	4.000	106.103	106.103	105.853	4.000	106.103	106.103	105.853	4.000	106.103	106.103	105.853	4.000	105.256	105.256	105.006	4.000	105.256	105.256	105.006
3.875	105.440	105.440	105.262	3.875	104.590	104.590	104.412	3.875	105.256	105.256	105.006	3.875	105.256	105.256	105.006	3.875	105.256	105.256	105.006	3.875	105.256	105.256	105.006	3.875	104.734	104.734	104.484	3.875	104.734	104.734	104.484
3.750	105.325	105.325	105.133	3.750	104.475	104.475	104.250	3.750	104.734	104.734	104.484	3.750	104.734	104.734	104.484	3.750	104.734	104.734	104.484	3.750	104.734	104.734	104.484	3.750	104.311	104.311	104.135	3.750	104.311	104.311	104.135
3.625	105.161	105.161	104.985	3.625	104.103	104.103	103.885	3.625	104.311	104.311	104.135	3.625	104.311	104.311	104.135	3.625	104.311	104.311	104.135	3.625	104.311	104.311	104.135	3.625	104.099	104.099	103.849	3.625	104.099	104.099	103.849
3.500	104.569	104.569	104.344	3.500	103.719	103.719	103.494	3.500	104.099	104.099	103.849	3.500	104.099	104.099	103.849	3.500	104.099	104.099	103.849	3.500	104.099	104.099	103.849	3.500	103.587	103.587	103.398	3.500	103.587	103.587	103.398
3.375	104.423	104.423	104.248	3.375	103.323	103.323	103.148	3.375	103.587	103.587	103.398	3.375	103.587	103.587	103.398	3.375	103.587	103.587	103.398	3.375	103.587	103.587	103.398	3.375	103.960	103.960	103.784	3.375	103.960	103.960	103.784
3.250	104.810	104.810	104.634	3.250	103.756	103.756	103.562	3.250	103.960	103.960	103.784	3.250	103.960	103.960	103.784	3.250	103.960	103.960	103.784	3.250	103.960	103.960	103.784	3.250	103.538	103.538	103.435	3.250	103.538	103.538	103.435
3.125	104.388	104.388	104.285	3.125	103.359	103.359	103.185	3.125	103.538	103.538	103.435	3.125	103.538	103.538	103.435	3.125	103.538	103.538	103.435	3.125	103.538	103.538	103.435	3.125	103.122	103.122	103.020	3.125	103.122	103.122	103.020
3.000	103.972	103.972	103.870	3.000	102.950	102.950	102.770	3.000	103.122	103.122	103.020	3.000	103.122	103.122	103.020	3.000	103.122	103.122	103.020	3.000	103.122	103.122	103.020	3.000	102.656	102.656	102.553	3.000	102.656	102.656	102.553
2.875	103.506	103.506	103.403	2.875	102.528	102.528	102.334	2.875	102.656	102.656	102.553	2.875	102.656	102.656	102.553	2.875	102.656	102.656	102.553	2.875	102.656	102.656	102.553	2.875	102.281	102.281	102.178	2.875	102.281	102.281	102.178
2.750	103.131	103.131	103.028	2.750	102.094	102.094	101.928	2.750	102.281	102.281	102.178	2.750	102.281	102.281	102.178	2.750	102.281	102.281	102.178	2.750	102.281	102.281	102.178	2.750	101.675	101.675	101.594	2.750	101.675	101.675	101.594
2.625	101.775	101.775	101.694	2.625	101.582	101.582	101.396	2.625	101.675	101.675	101.594	2.625	101.675	101.675	101.594	2.625	101.675	101.675	101.594	2.625	101.675	101.675	101.594	2.625	101.315	101.315	101.234	2.625	101.315	101.315	101.234
2.500	101.415	101.415	101.334	2.500	101.147	101.147	100.984	2.500	101.315	101.315	101.234	2.500	101.315	101.315	101.234	2.500	101.315	101.315	101.234	2.500	101.315	101.315	101.234	2.500	100.843	100.843	100.763	2.500	100.843	100.843	100.763
2.375	100.943	100.943	100.863	2.375	100.701	100.701	100.515	2.375	100.843	100.843	100.763	2.375	100.843	100.843	100.763	2.375	100.843	100.843	100.763	2.375	100.843	100.843	100.763	2.375	100.371	100.371	100.290	2.375	100.371	100.371	100.290
2.250	100.471	100.471	100.390	2.250	100.241	100.241	100.055	2.250	100.371	100.371	100.290	2.250	100.371	100.371	100.290	2.250	100.371	100.371	100.290	2.250	100.371	100.371	100.290	2.250				2.250			

  

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	96.792	96.792	96.675	3.875	96.792	96.792	96.675	3.875	96.699	96.699	96.581	3.875	96.699	96.699	96.581				
4.250	101.645	101.645	101.804	4.250	101.707	101.707	101.866	4.250	96.699	96.699	96.581	4.250	96.699	96.699	96.581	4.250	96.699	96.699	96.581	4.250	96.699	96.699	96.581	4.250	98.890	98.890	98.773	4.250	98.890	98.890	98.773				
4.125	104.146	104.146	104.309	4.125	103.981	103.981	104.144	4.125	98.890	98.890	98.773	4.125	98.890	98.890	98.773	4.125	98.890	98.890	98.773	4.125	98.890	98.890	98.773	4.125	97.214	97.214	97.097	4.125	97.214	97.214	97.097				
4.000	104.132	104.132	104.295	4.000	104.028	104.028	104.191	4.000	97.214	97.214	97.097	4.000	97.214	97.214	97.097	4.000	97.214	97.214	97.097	4.000	97.214	97.214	97.097	4.000	96.758	96.758	96.640	4.000	96.758	96.758	96.640				
3.875	103.983	103.983	104.145	3.875	103.949	103.949	104.112	3.875	96.758	96.758	96.640	3.875	96.758	96.758	96.640	3.875	96.758	96.758	96.640	3.875	96.758	96.758	96.640	3.875	96.318	96.318	96.201	3.875	96.318	96.318	96.201				
3.750	103.791	103.791	103.865	3.750	103.755	103.755	103.918	3.750	96.318	96.318	96.201	3.750	96.318	96.318	96.201	3.750	96.318	96.318	96.201	3.750	96.318	96.318	96.201	3.750	97.657	97.657	97.540	3.750	97.657	97.657	97.540				
3.625	103.536	103.536	103.624	3.625	103.258	103.258	103.346	3.625	97.657	97.657	97.540	3.625	97.657	97.657	97.540	3.625	97.657	97.657	97.540	3.625	97.657	97.657	97.540	3.625	96.295	96.295	96.178	3.625	96.295	96.295	96.178				
3.500	103.473	103.473	103.561	3.500	103.267	103.267	103.355	3.500	96.295	96.295	96.178	3.500	96.295	96.295	96.178	3.500	96.295	96.295	96.178	3.500	96.295	96.295	96.178	3.500	95.686	95.686	95.569	3.500	95.686	95.686	95.569				
3.375	103.062	103.062	103.150	3.375	102.957	102.957	103.045	3.375	95.686	95.686	95.569	3.375	95.686	95.686	95.569	3.375	95.686	95.686	95.569	3.375	95.686	95.686	95.569	3.375				3.375							
3.250	102.746	102.746	102.761	3.250	102.616	102.616	102.704	3.250				3.250				3.250				3.250				3.250				3.250				3.250			
3.125	103.009	103.009	103.007	3.125	102.599	102.599	102.597	3.125				3.125				3.125				3.125				3.125				3.125				3.125			
3.000	102.656	102.656	102.641	3.000	102.406	102.406	102.391	3.000				3.000				3.000				3.000				3.000				3.000				3.000			
2.875	102.419	102.419	102.404	2.875	102.169	102.169	102.154	2.875				2.875				2.875				2.875				2.875				2.875				2.875			
2.750	102.909	102.909	102.894	2.750	102.659	102.659	102.644	2.750				2.750				2.750				2.750				2.750				2.750				2.750			

  

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	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
3.875	96.542	96.542	96.425	3.125	95.546	95.546	95.546	3.125	94.475	94.475	94.475	3.125	95.296	95.296	95.296	3.125	95.296	95.296	95.296	3.125	95.296	95.296	95.296	3.125	94.725	94.725	94.725	3.125	94.725	94.725	94.725
3.750	96.449	96.449	96.331	3.000	94.725	94.725	94.725	3.000	94.475	94.475	94.475	3.000	94.475	94.475	94.475																



4/23/2021  
 Effective Time:  
 9:12:23 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	
Rate	30 Day		Rate	30 Day	
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	

TN2nd10	theNADA 2nd
	10 Yr Fixed Rate 6.000% Par Price

theNADA 30 Yr Fixed Price Adjustments			
FICO	Adjustment		
FICO 660-679	-0.250		
FICO 640-659	-0.500		
FICO 620-639	-1.250		
FICO 600-619	-1.500		
FICO 580-599	-2.000		
theNADA Adjusters	Adjustment		
DTI >= 50%	-1.000		
DTI >= 45% & <50%	-0.500		
Manufactured Home	-1.000		
LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

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



4/23/2021  
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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				
4.250	104.636	104.542	104.448	4.250	104.261	104.167	104.073	4.250	104.261	104.167	104.073	4.250	104.261	104.167	104.073	4.250	104.261	104.167	104.073				
4.125	104.661	104.567	104.473	4.125	104.286	104.192	104.098	4.125	104.286	104.192	104.098	4.125	104.286	104.192	104.098	4.125	104.286	104.192	104.098				
4.000	104.464	104.371	104.277	4.000	104.089	103.996	103.902	4.000	104.089	103.996	103.902	4.000	104.089	103.996	103.902	4.000	104.089	103.996	103.902				
3.875	104.240	104.146	104.053	3.875	103.865	103.771	103.678	3.875	103.865	103.771	103.678	3.875	103.865	103.771	103.678	3.875	103.865	103.771	103.678				
3.750	103.976	103.882	103.789	3.750	103.601	103.507	103.414	3.750	103.601	103.507	103.414	3.750	103.601	103.507	103.414	3.750	103.601	103.507	103.414				
3.625	103.710	103.616	103.522	3.625	103.335	103.241	103.147	3.625	103.335	103.241	103.147	3.625	103.335	103.241	103.147	3.625	103.335	103.241	103.147				
3.500	103.386	103.292	103.198	3.500	103.011	102.917	102.823	3.500	103.011	102.917	102.823	3.500	103.011	102.917	102.823	3.500	103.011	102.917	102.823				
3.375	103.036	102.942	102.848	3.375	102.661	102.567	102.473	3.375	102.661	102.567	102.473	3.375	102.661	102.567	102.473	3.375	102.661	102.567	102.473				
3.250	102.659	102.565	102.471	3.250	102.284	102.190	102.096	3.250	102.284	102.190	102.096	3.250	102.284	102.190	102.096	3.250	102.284	102.190	102.096				
3.125	103.369	103.275	103.182	3.125	102.994	102.900	102.807	3.125	102.994	102.900	102.807	3.125	102.994	102.900	102.807	3.125	102.994	102.900	102.807				
3.000	102.979	102.885	102.792	3.000	102.604	102.510	102.417	3.000	102.604	102.510	102.417	3.000	102.604	102.510	102.417	3.000	102.604	102.510	102.417				
2.875	102.558	102.464	102.370	2.875	102.183	102.089	101.995	2.875	102.183	102.089	101.995	2.875	102.183	102.089	101.995	2.875	102.183	102.089	101.995				
2.750	102.118	102.024	101.931	2.750	101.743	101.649	101.556	2.750	101.743	101.649	101.556	2.750	101.743	101.649	101.556	2.750	101.743	101.649	101.556				
2.625	101.588	101.494	101.400	2.625	101.213	101.119	101.025	2.625	101.213	101.119	101.025	2.625	101.213	101.119	101.025	2.625	101.213	101.119	101.025				
2.500	101.136	101.043	100.949	2.500	100.761	100.668	100.574	2.500	100.761	100.668	100.574	2.500	100.761	100.668	100.574	2.500	100.761	100.668	100.574				
2.375	100.675	100.581	100.487	2.375	100.300	100.206	100.112	2.375	100.300	100.206	100.112	2.375	100.300	100.206	100.112	2.375	100.300	100.206	100.112				
2.250	100.205	100.112	100.018	2.250	99.830	99.737	99.643	2.250	99.830	99.737	99.643	2.250	99.830	99.737	99.643	2.250	99.830	99.737	99.643				
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	103.560	103.467	103.373	3.500	103.310	103.217	103.123	3.500	103.310	103.217	103.123	3.500	103.310	103.217	103.123								
3.375	103.225	103.131	103.037	3.375	102.975	102.881	102.787	3.375	102.975	102.881	102.787	3.375	102.975	102.881	102.787								
3.250	102.874	102.780	102.686	3.250	102.624	102.530	102.436	3.250	102.624	102.530	102.436	3.250	102.624	102.530	102.436								
3.125	103.067	102.974	102.880	3.125	102.817	102.724	102.630	3.125	102.817	102.724	102.630	3.125	102.817	102.724	102.630								
3.000	102.719	102.625	102.531	3.000	102.469	102.375	102.281	3.000	102.469	102.375	102.281	3.000	102.469	102.375	102.281								
2.875	102.344	102.250	102.157	2.875	102.094	102.000	101.907	2.875	102.094	102.000	101.907	2.875	102.094	102.000	101.907								
2.750	101.967	101.873	101.779	2.750	101.717	101.623	101.529	2.750	101.717	101.623	101.529	2.750	101.717	101.623	101.529								
2.625	101.929	101.835	101.742	2.625	101.679	101.585	101.492	2.625	101.679	101.585	101.492	2.625	101.679	101.585	101.492								
2.500	101.556	101.462	101.369	2.500	101.306	101.212	101.119	2.500	101.306	101.212	101.119	2.500	101.306	101.212	101.119								
2.375	101.176	101.082	100.988	2.375	100.926	100.832	100.738	2.375	100.926	100.832	100.738	2.375	100.926	100.832	100.738								
2.250	100.794	100.700	100.607	2.250	100.544	100.450	100.357	2.250	100.544	100.450	100.357	2.250	100.544	100.450	100.357								
2.125				2.125				2.125				2.125				2.125							
2.000				2.000				2.000				2.000				2.000							
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							
4.875				4.875				4.875				4.875				4.875							
4.750				4.750				4.750				4.750				4.750							
4.625				4.625				4.625				4.625				4.625							
4.500				4.500				4.500				4.500				4.500							
4.375				4.375				4.375				4.375				4.375							
4.250				4.250				4.250				4.250				4.250							
4.125	98.376	98.376	98.126	4.125	96.226	96.226	96.226	4.125	96.226	96.226	96.226	4.125	96.226	96.226	96.226	4.125	96.226	96.226	96.226				
4.000	98.382	98.382	98.132	4.000	96.232	96.232	96.232	4.000	96.232	96.232	96.232	4.000	96.232	96.232	96.232	4.000	96.232	96.232	96.232				
3.875	98.460	98.460	98.210	3.875	96.310	96.310	96.310	3.875	96.310	96.310	96.310	3.875	96.310	96.310	96.310	3.875	96.310	96.310	96.310				
3.750	98.427	98.427	98.177	3.750	96.277	96.277	96.277	3.750	96.277	96.277	96.277	3.750	96.277	96.277	96.277	3.750	96.277	96.277	96.277				
3.625	99.619	99.619	99.369	3.625	97.094	97.094	97.094	3.625	97.094	97.094	97.094	3.625	97.094	97.094	97.094	3.625	97.094	97.094	97.094				
3.500	99.584	99.584	99.334	3.500	97.184	97.184	97.184	3.500	97.184	97.184	97.184	3.500	97.184	97.184	97.184	3.500	97.184	97.184	97.184				
3.375	99.488	99.488	99.238	3.375	97.138	97.138	97.138	3.375	97.138	97.138	97.138	3.375	97.138	97.138	97.138	3.375	97.138	97.138	97.138				
3.250	99.392	99.392	99.142	3.250	97.117	97.117	97.117	3.250	97.117	97.117	97.117	3.250	97.117	97.117	97.117	3.250	97.117	97.117	97.117				

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
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



4/23/2021  
Effective Time:  
9:12:31 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	105.522	105.522	105.596	4.250	106.288	106.288	106.168	3.750	105.808	105.808	105.691		
4.000	105.310	105.310	105.192	4.125	105.845	105.845	105.720	3.625	105.362	105.362	105.260		
3.875	104.897	104.897	104.800	4.000	105.628	105.628	105.531	3.500	105.274	105.274	105.172		
3.750	104.753	104.753	104.626	3.875	105.262	105.262	105.163	3.375	104.985	104.985	104.882		
3.625	104.795	104.795	104.627	3.750	104.876	104.876	104.771	3.250	104.648	104.648	104.543		
3.500	104.614	104.614	104.447	3.625	105.135	105.135	105.066	3.125	104.230	104.230	104.120		
3.375	104.174	104.174	104.007	3.500	104.854	104.854	104.784	3.000	104.231	104.231	104.153		
3.250	103.634	103.634	103.467	3.375	104.354	104.354	104.284	2.875	103.840	103.840	103.760		
3.125	103.116	103.116	102.948	3.250	103.790	103.790	103.717	2.750	103.483	103.483	103.404		
3.000	102.800	102.800	102.657	3.125	103.083	103.083	103.030	2.625	102.994	102.994	102.914		
2.990	102.700	102.700	102.557	3.000	102.715	102.715	102.572	2.500	102.413	102.413	102.275		
2.875	102.064	102.064	101.920	2.875	102.043	102.043	101.987	2.375	102.122	102.122	101.984		
2.750	101.321	101.321	101.177	2.750	101.398	101.398	101.340	2.250	101.662	101.662	101.524		
2.625	99.989	99.989	99.845	2.625	100.522	100.522	100.473	2.125	100.991	100.991	100.853		
2.500	98.988	98.988	98.844	2.500	99.838	99.838	99.783	2.000	100.378	100.378	100.240		
2.375	98.427	98.427	98.284	2.375	99.143	99.143	99.090	1.990	100.278	100.278	100.140		
2.250	97.183	97.183	97.129	2.250	98.424	98.424	98.371	1.875	99.435	99.435	99.349		

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	105.528	105.528	105.435	4.250	103.130	103.130	103.005	3.875	103.411	103.411	103.286		
3.750	105.294	105.294	105.207	4.125	104.232	104.232	104.145	3.750	103.455	103.455	103.330		
3.625	104.964	104.964	104.903	4.000	103.710	103.710	103.585	3.625	103.713	103.713	103.588		
3.500	104.954	104.954	104.845	3.875	103.314	103.314	103.189	3.500	103.543	103.543	103.418		
3.375	104.759	104.759	104.618	3.750	102.840	102.840	102.715	3.375	103.300	103.300	103.175		
3.250	104.372	104.372	104.294	3.625	104.058	104.058	103.933	3.250	103.130	103.130	103.005		
3.125	104.394	104.394	104.348	3.500	103.775	103.775	103.650	3.125	102.993	102.993	102.868		
3.000	104.450	104.450	104.372	3.375	103.416	103.416	103.291	3.000	102.938	102.938	102.813		
2.875	104.039	104.039	103.960	3.250	102.886	102.886	102.761	2.875	102.577	102.577	102.452		
2.750	103.655	103.655	103.576	3.125	102.151	102.151	102.026	2.750	102.560	102.560	102.435		
2.625	103.173	103.173	103.092	3.000	101.498	101.498	101.373	2.625	102.131	102.131	102.006		
2.500	102.687	102.687	102.606	2.875	100.883	100.883	100.758	2.500	101.553	101.553	101.428		
2.375	102.251	102.251	102.168	2.750	100.222	100.222	100.097	2.375	101.261	101.261	101.136		
2.250	101.796	101.796	101.713	2.625	99.426	99.426	99.301	2.250	100.762	100.762	100.637		
2.125	101.144	101.144	101.060	2.500	98.484	98.484	98.359						
2.000	100.443	100.443	100.358	2.375	97.416	97.416	97.291						
1.875	99.688	99.688	99.602	2.250	96.584	96.584	96.459						

### CLARITY HIGHLIGHTS

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





4/23/2021  
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9:12:38 AM

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

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



4/23/2021  
Effective Time:  
9:12:42 AM

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

Fannie Mae HomeReady									
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.078	105.078	104.930	4.250	102.610	102.610	102.396		
4.125	104.975	104.975	104.851	4.125	102.837	102.837	102.680		
4.000	104.734	104.734	104.611	4.000	102.592	102.592	102.435		
3.875	104.305	104.305	104.178	3.875	102.137	102.137	101.977		
3.750	103.928	103.928	103.796	3.750	101.802	101.802	101.636		
3.625	103.661	103.661	103.582	3.625	102.553	102.553	102.450		
3.500	103.228	103.228	103.149	3.500	102.183	102.183	102.080		
3.375	102.714	102.714	102.632	3.375	101.769	101.769	101.662		
3.250	102.146	102.146	102.058	3.250	101.260	101.260	101.148		
3.125	101.483	101.483	101.389	3.125	100.649	100.649	100.530		
3.000	100.817	100.817	100.759	3.000	99.808	99.808	99.688		
2.875	100.241	100.241	100.179	2.875	99.121	99.121	99.020		
2.750	99.594	99.594	99.526	2.750	98.543	98.543	98.435		
2.625	98.755	98.755	98.681	2.625	97.788	97.788	97.674		
2.500	97.874	97.874	97.793	2.500	97.023	97.023	96.903		

**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





4/23/2021  
 Effective Time:  
 9:12:45 AM

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

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.399	104.399	104.283	4.250	101.211	101.211	101.095				
4.125	103.989	103.989	103.848	4.125	100.584	100.584	100.443				
4.000	103.952	103.952	103.867	4.000	101.594	101.594	101.509				
3.875	103.492	103.492	103.403	3.875	101.148	101.148	101.059				
3.750	103.139	103.139	103.050	3.750	100.800	100.800	100.711				
3.625	103.362	103.362	103.244	3.625	102.158	102.158	102.040				
3.500	103.078	103.078	102.959	3.500	101.839	101.839	101.721				
3.375	102.697	102.697	102.574	3.375	101.494	101.494	101.371				
3.250	102.101	102.101	101.974	3.250	100.915	100.915	100.788				
3.125	101.332	101.332	101.202	3.125	100.133	100.133	100.004				
3.000	101.045	101.045	100.964	3.000	99.639	99.639	99.558				
2.875	100.407	100.407	100.324	2.875	98.988	98.988	98.905				
2.750	99.652	99.652	99.569	2.750	98.239	98.239	98.156				
2.625	98.548	98.548	98.465	2.625	97.141	97.141	97.058				
2.500	97.429	97.429	97.345	2.500	96.056	96.056	95.973				

**Home Possible Adjustments**

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

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.500
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**Loan Amount Adjustments**

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219



4/23/2021  
Effective Time:  
9:12:48 AM

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

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

**Conventional Adjustment**

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

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<b>The below adds also apply:</b>			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**\*\*Exempt are Loan balances ≤ 125,000**

**CONVENTIONAL LENDER FEE BUYOUT**

Loan Balance Range	Adjustment
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219