



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, April 26, 2021

Rate Sheet # 1

9:04 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.



4/26/2021
Effective Time:
9:04:40 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 | 105.897 | 105.897 | 105.929 | 4.250 | 105.201 | 105.201 | 105.233 | 4.250 | 106.319 | 106.319 | 106.069 | 4.125 | 107.112 | 107.112 | 106.862 | 4.000 | 106.322 | 106.322 | 106.072 | 3.875 | 105.398 | 105.398 | 105.235 | 3.750 | 105.537 | 105.537 | 105.350 | 3.625 | 105.159 | 105.159 | 104.934 | 3.500 | 104.769 | 104.769 | 104.655 | 3.375 | 104.366 | 104.366 | 104.332 | 3.250 | 104.975 | 104.975 | 104.823 | 3.125 | 104.571 | 104.571 | 104.468 | 3.000 | 104.155 | 104.155 | 104.052 | 2.875 | 103.688 | 103.688 | 103.586 | 2.750 | 103.313 | 103.313 | 103.211 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 |
| 4.125 | 105.565 | 105.565 | 105.563 | 4.125 | 104.707 | 104.707 | 104.705 | 4.125 | 107.112 | 107.112 | 106.862 | 4.000 | 106.322 | 106.322 | 106.072 | 3.875 | 105.459 | 105.459 | 105.209 | 3.750 | 105.537 | 105.537 | 105.350 | 3.625 | 105.159 | 105.159 | 104.934 | 3.500 | 104.769 | 104.769 | 104.655 | 3.375 | 104.366 | 104.366 | 104.332 | 3.250 | 104.975 | 104.975 | 104.823 | 3.125 | 104.571 | 104.571 | 104.468 | 3.000 | 104.155 | 104.155 | 104.052 | 2.875 | 103.688 | 103.688 | 103.586 | 2.750 | 103.313 | 103.313 | 103.211 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | |
| 4.000 | 105.061 | 105.061 | 105.037 | 4.000 | 104.201 | 104.201 | 104.176 | 4.000 | 106.322 | 106.322 | 106.072 | 3.875 | 105.459 | 105.459 | 105.209 | 3.750 | 105.537 | 105.537 | 105.350 | 3.625 | 105.159 | 105.159 | 104.934 | 3.500 | 104.769 | 104.769 | 104.655 | 3.375 | 104.366 | 104.366 | 104.332 | 3.250 | 104.975 | 104.975 | 104.823 | 3.125 | 104.571 | 104.571 | 104.468 | 3.000 | 104.155 | 104.155 | 104.052 | 2.875 | 103.688 | 103.688 | 103.586 | 2.750 | 103.313 | 103.313 | 103.211 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | |
| 3.875 | 105.398 | 105.398 | 105.235 | 3.875 | 104.798 | 104.798 | 104.635 | 3.875 | 105.459 | 105.459 | 105.209 | 3.750 | 105.537 | 105.537 | 105.350 | 3.625 | 105.159 | 105.159 | 104.934 | 3.500 | 104.769 | 104.769 | 104.655 | 3.375 | 104.366 | 104.366 | 104.332 | 3.250 | 104.975 | 104.975 | 104.823 | 3.125 | 104.571 | 104.571 | 104.468 | 3.000 | 104.155 | 104.155 | 104.052 | 2.875 | 103.688 | 103.688 | 103.586 | 2.750 | 103.313 | 103.313 | 103.211 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | | | | | |
| 3.750 | 105.537 | 105.537 | 105.350 | 3.750 | 104.687 | 104.687 | 104.462 | 3.750 | 104.935 | 104.935 | 104.685 | 3.625 | 104.036 | 104.036 | 103.897 | 3.500 | 103.726 | 103.726 | 103.604 | 3.375 | 103.304 | 103.304 | 103.182 | 3.250 | 102.950 | 102.950 | 102.986 | 3.125 | 103.319 | 103.319 | 103.214 | 3.000 | 102.887 | 102.887 | 102.872 | 2.875 | 102.650 | 102.650 | 102.636 | 2.750 | 102.890 | 102.890 | 102.875 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | | | | | | | | | |
| 3.625 | 105.159 | 105.159 | 104.934 | 3.625 | 104.309 | 104.309 | 104.084 | 3.625 | 104.935 | 104.935 | 104.685 | 3.500 | 104.036 | 104.036 | 103.897 | 3.375 | 103.726 | 103.726 | 103.604 | 3.250 | 103.304 | 103.304 | 103.182 | 3.125 | 102.950 | 102.950 | 102.986 | 3.000 | 102.887 | 102.887 | 102.872 | 2.875 | 102.650 | 102.650 | 102.636 | 2.750 | 102.890 | 102.890 | 102.875 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | | | | | | | | | | | | | |
| 3.500 | 104.769 | 104.769 | 104.655 | 3.500 | 103.919 | 103.919 | 103.694 | 3.500 | 104.935 | 104.935 | 104.685 | 3.375 | 103.726 | 103.726 | 103.604 | 3.250 | 103.304 | 103.304 | 103.182 | 3.125 | 102.950 | 102.950 | 102.986 | 3.000 | 102.887 | 102.887 | 102.872 | 2.875 | 102.650 | 102.650 | 102.636 | 2.750 | 102.890 | 102.890 | 102.875 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.375 | 104.366 | 104.366 | 104.332 | 3.375 | 103.516 | 103.516 | 103.291 | 3.375 | 104.935 | 104.935 | 104.685 | 3.250 | 103.319 | 103.319 | 103.214 | 3.125 | 102.887 | 102.887 | 102.872 | 3.000 | 102.887 | 102.887 | 102.872 | 2.875 | 102.650 | 102.650 | 102.636 | 2.750 | 102.890 | 102.890 | 102.875 | 2.625 | 101.977 | 101.977 | 101.897 | 2.500 | 101.617 | 101.617 | 101.537 | 2.375 | 101.146 | 101.146 | 101.065 | 2.250 | 100.673 | 100.673 | 100.593 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.250 | 104.975 | 104.975 | 104.823 | 3.250 | 103.896 | 103.896 | 103.723 | 3.250 | 104.125 | 104.125 | 103.973 | 3.125 | 103.721 | 103.721 | 103.618 | 3.000 | 103.305 | 103.305 | 103.202 | 2.875 | 102.838 | 102.838 | 102.736 | 2.750 | 102.463 | 102.463 | 102.361 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.125 | 104.571 | 104.571 | 104.468 | 3.125 | 103.493 | 103.493 | 103.368 | 3.125 | 103.721 | 103.721 | 103.618 | 3.000 | 103.305 | 103.305 | 103.202 | 2.875 | 102.838 | 102.838 | 102.736 | 2.750 | 102.463 | 102.463 | 102.361 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.000 | 104.155 | 104.155 | 104.052 | 3.000 | 103.078 | 103.078 | 102.952 | 3.000 | 103.305 | 103.305 | 103.202 | 2.875 | 102.838 | 102.838 | 102.736 | 2.750 | 102.463 | 102.463 | 102.361 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.875 | 103.688 | 103.688 | 103.586 | 2.875 | 102.650 | 102.650 | 102.486 | 2.875 | 102.838 | 102.838 | 102.736 | 2.750 | 102.463 | 102.463 | 102.361 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.750 | 103.313 | 103.313 | 103.211 | 2.750 | 102.213 | 102.213 | 102.111 | 2.750 | 102.463 | 102.463 | 102.361 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.625 | 101.977 | 101.977 | 101.897 | 2.625 | 101.657 | 101.657 | 101.547 | 2.625 | 101.877 | 101.877 | 101.797 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.500 | 101.617 | 101.617 | 101.537 | 2.500 | 101.267 | 101.267 | 101.187 | 2.500 | 101.517 | 101.517 | 101.437 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.375 | 101.146 | 101.146 | 101.065 | 2.375 | 100.796 | 100.796 | 100.715 | 2.375 | 101.046 | 101.046 | 100.965 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2.250 | 100.673 | 100.673 | 100.593 | 2.250 | 100.323 | 100.323 | 100.243 | 2.250 | 100.573 | 100.573 | 100.493 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | 96.769 | 96.769 | 96.652 | 3.750 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.250 | 101.961 | 101.961 | 101.806 | 4.250 | 102.026 | 102.026 | 101.870 | 4.250 | 96.769 | 96.769 | 96.652 | 3.750 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.125 | 104.536 | 104.536 | 104.397 | 4.125 | 104.371 | 104.371 | 104.232 | 4.125 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4.000 | 104.501 | 104.501 | 104.362 | 4.000 | 104.395 | 104.395 | 104.256 | 4.000 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.875 | 104.332 | 104.332 | 104.193 | 3.875 | 104.297 | 104.297 | 104.158 | 3.875 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.750 | 104.036 | 104.036 | 103.897 | 3.750 | 104.087 | 104.087 | 103.948 | 3.750 | 96.675 | 96.675 | 96.558 | 3.625 | 98.866 | 98.866 | 98.749 | 3.500 | 97.191 | 97.191 | 97.073 | 3.375 | 96.734 | 96.734 | 96.617 | 3.250 | 96.295 | 96.295 | 96.178 | 3.125 | 97.634 | 97.634 | 97.516 | 3.000 | 96.272 | 96.272 | 96.154 | 2.875 | 95.663 | 95.663 | 95.545 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3.625 | 103.807 | 103.807 | 103.685 | 3.625 | 103.524</ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |



4/26/2021
 Effective Time:
 9:04:43 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 | 100.344 | |
| 4.000 | 102.594 | | 4.000 | 100.094 | |
| 3.875 | 102.344 | | 3.875 | 99.844 | |
| 3.750 | 101.969 | | 3.750 | 99.469 | |
| 3.625 | 100.844 | | 3.625 | 99.594 | |
| 3.500 | 100.594 | | 3.500 | 99.344 | |
| 3.375 | 100.344 | | 3.375 | 99.094 | |
| 3.250 | 100.094 | | 3.250 | 98.844 | |

| 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> |



4/26/2021
Effective Time:
9:04:47 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 | | | | |
| 4.250 | 104.560 | 104.466 | 104.372 | 4.250 | 104.185 | 104.091 | 103.997 | | | | |
| 4.125 | 104.403 | 104.309 | 104.216 | 4.125 | 104.028 | 103.934 | 103.841 | | | | |
| 4.000 | 104.222 | 104.128 | 104.034 | 4.000 | 103.847 | 103.753 | 103.659 | | | | |
| 3.875 | 104.003 | 103.910 | 103.816 | 3.875 | 103.628 | 103.535 | 103.441 | | | | |
| 3.750 | 103.772 | 103.678 | 103.584 | 3.750 | 103.397 | 103.303 | 103.209 | | | | |
| 3.625 | 103.323 | 103.230 | 103.136 | 3.625 | 102.948 | 102.855 | 102.761 | | | | |
| 3.500 | 103.186 | 103.092 | 102.998 | 3.500 | 102.811 | 102.717 | 102.623 | | | | |
| 3.375 | 102.898 | 102.804 | 102.711 | 3.375 | 102.523 | 102.429 | 102.336 | | | | |
| 3.250 | 102.548 | 102.455 | 102.361 | 3.250 | 102.173 | 102.080 | 101.986 | | | | |
| 3.125 | 103.259 | 103.165 | 103.072 | 3.125 | 102.884 | 102.790 | 102.697 | | | | |
| 3.000 | 102.947 | 102.853 | 102.759 | 3.000 | 102.572 | 102.478 | 102.384 | | | | |
| 2.875 | 102.552 | 102.458 | 102.365 | 2.875 | 102.177 | 102.083 | 101.990 | | | | |
| 2.750 | 102.139 | 102.046 | 101.952 | 2.750 | 101.764 | 101.671 | 101.577 | | | | |
| 2.625 | 101.499 | 101.406 | 101.312 | 2.625 | 101.124 | 101.031 | 100.937 | | | | |
| 2.500 | 101.091 | 100.998 | 100.904 | 2.500 | 100.716 | 100.623 | 100.529 | | | | |
| 2.375 | 100.647 | 100.554 | 100.460 | 2.375 | 100.272 | 100.179 | 100.085 | | | | |
| 2.250 | 100.189 | 100.095 | 100.001 | 2.250 | 99.814 | 99.720 | 99.626 | | | | |
| GSFFX15 FHA 15 Yr Fixed | | | | GSVFX15 VA 15 Yr Fixed | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | |
| 3.500 | 103.509 | 103.416 | 103.322 | 3.500 | 103.259 | 103.166 | 103.072 | | | | |
| 3.375 | 103.187 | 103.093 | 102.999 | 3.375 | 102.937 | 102.843 | 102.749 | | | | |
| 3.250 | 102.851 | 102.758 | 102.664 | 3.250 | 102.601 | 102.508 | 102.414 | | | | |
| 3.125 | 102.986 | 102.892 | 102.798 | 3.125 | 102.736 | 102.642 | 102.548 | | | | |
| 3.000 | 102.640 | 102.546 | 102.452 | 3.000 | 102.390 | 102.296 | 102.202 | | | | |
| 2.875 | 102.278 | 102.185 | 102.091 | 2.875 | 102.028 | 101.935 | 101.841 | | | | |
| 2.750 | 101.908 | 101.814 | 101.720 | 2.750 | 101.658 | 101.564 | 101.470 | | | | |
| 2.625 | 101.875 | 101.781 | 101.687 | 2.625 | 101.625 | 101.531 | 101.437 | | | | |
| 2.500 | 101.498 | 101.404 | 101.311 | 2.500 | 101.248 | 101.154 | 101.061 | | | | |
| 2.375 | 101.121 | 101.028 | 100.934 | 2.375 | 100.871 | 100.778 | 100.684 | | | | |
| 2.250 | 100.743 | 100.649 | 100.555 | 2.250 | 100.493 | 100.399 | 100.305 | | | | |
| 2.125 | | | | 2.125 | | | | | | | |
| 2.000 | | | | 2.000 | | | | | | | |
| 1.875 | | | | 1.875 | | | | | | | |
| GSFFX30HB FHA 30 Yr Fixed HB | | | | GSVFX30HB VA 30 Yr Fixed HB | | | | | | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | |
| 5.000 | | | | 5.000 | | | | | | | |
| 4.875 | | | | 4.875 | | | | | | | |
| 4.750 | | | | 4.750 | | | | | | | |
| 4.625 | | | | 4.625 | | | | | | | |
| 4.500 | | | | 4.500 | | | | | | | |
| 4.375 | | | | 4.375 | | | | | | | |
| 4.250 | | | | 4.250 | | | | | | | |
| 4.125 | 98.219 | 98.219 | 97.969 | 4.125 | 96.069 | 96.069 | 96.069 | | | | |
| 4.000 | 98.226 | 98.226 | 97.976 | 4.000 | 96.076 | 96.076 | 96.076 | | | | |
| 3.875 | 98.303 | 98.303 | 98.053 | 3.875 | 96.153 | 96.153 | 96.153 | | | | |
| 3.750 | 98.271 | 98.271 | 98.021 | 3.750 | 96.121 | 96.121 | 96.121 | | | | |
| 3.625 | 99.587 | 99.587 | 99.337 | 3.625 | 97.062 | 97.062 | 97.062 | | | | |
| 3.500 | 99.553 | 99.553 | 99.303 | 3.500 | 97.153 | 97.153 | 97.153 | | | | |
| 3.375 | 99.457 | 99.457 | 99.207 | 3.375 | 97.107 | 97.107 | 97.107 | | | | |
| 3.250 | 99.361 | 99.361 | 99.111 | 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 |
| 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 |



4/26/2021
Effective Time:
9:04:51 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 | | | | |
| 4.125 | 105.611 | 105.611 | 105.473 | 4.250 | 106.278 | 106.278 | 106.147 | 3.750 | 105.838 | 105.838 | 105.710 | 3.750 | 105.838 | 105.838 | 105.710 | 3.625 | 105.387 | 105.387 | 105.253 | | | | |
| 4.000 | 105.398 | 105.398 | 105.262 | 4.125 | 105.840 | 105.840 | 105.730 | 3.500 | 105.294 | 105.294 | 105.182 | 3.500 | 105.294 | 105.294 | 105.182 | 3.375 | 104.998 | 104.998 | 104.886 | | | | |
| 3.875 | 104.962 | 104.962 | 104.832 | 4.000 | 105.646 | 105.646 | 105.533 | 3.250 | 104.660 | 104.660 | 104.545 | 3.250 | 104.660 | 104.660 | 104.545 | 3.125 | 104.246 | 104.246 | 104.126 | | | | |
| 3.750 | 104.841 | 104.841 | 104.695 | 3.875 | 105.275 | 105.275 | 105.160 | 3.000 | 104.190 | 104.190 | 104.115 | 3.000 | 104.190 | 104.190 | 104.115 | 2.875 | 103.796 | 103.796 | 103.721 | | | | |
| 3.625 | 104.812 | 104.812 | 104.645 | 3.750 | 104.893 | 104.893 | 104.772 | 2.750 | 103.441 | 103.441 | 103.365 | 2.750 | 103.441 | 103.441 | 103.365 | 2.625 | 102.947 | 102.947 | 102.871 | | | | |
| 3.500 | 104.604 | 104.604 | 104.437 | 3.625 | 105.170 | 105.170 | 105.101 | 2.500 | 102.350 | 102.350 | 102.216 | 2.500 | 102.350 | 102.350 | 102.216 | 2.375 | 102.051 | 102.051 | 101.958 | | | | |
| 3.375 | 104.146 | 104.146 | 103.979 | 3.500 | 104.892 | 104.892 | 104.822 | 2.250 | 101.540 | 101.540 | 101.437 | 2.250 | 101.540 | 101.540 | 101.437 | 2.125 | 100.918 | 100.918 | 100.780 | | | | |
| 3.250 | 103.619 | 103.619 | 103.451 | 3.375 | 104.389 | 104.389 | 104.319 | 2.000 | 100.304 | 100.304 | 100.166 | 2.000 | 100.304 | 100.304 | 100.166 | 1.875 | 99.409 | 99.409 | 99.327 | | | | |
| 3.125 | 103.062 | 103.062 | 102.895 | 3.250 | 103.821 | 103.821 | 103.749 | 1.750 | 99.160 | 99.160 | 99.115 | 1.750 | 99.160 | 99.160 | 99.115 | 1.625 | 98.394 | 98.394 | 98.310 | | | | |
| 3.000 | 102.732 | 102.732 | 102.588 | 3.125 | 103.093 | 103.093 | 103.041 | 1.500 | 98.269 | 98.269 | 98.200 | 1.500 | 98.269 | 98.269 | 98.200 | 1.375 | 97.166 | 97.166 | 97.041 | | | | |
| 2.990 | 102.632 | 102.632 | 102.488 | 3.000 | 102.647 | 102.647 | 102.558 | 1.250 | 96.335 | 96.335 | 96.210 | 1.250 | 96.335 | 96.335 | 96.210 | 1.125 | 95.335 | 95.335 | 95.210 | | | | |
| 2.875 | 101.996 | 101.996 | 101.852 | 2.875 | 102.060 | 102.060 | 102.008 | 1.000 | 94.400 | 94.400 | 94.394 | 1.000 | 94.400 | 94.400 | 94.394 | 0.875 | 93.499 | 93.499 | 93.499 | | | | |
| 2.750 | 101.355 | 101.355 | 101.211 | 2.750 | 101.413 | 101.413 | 101.359 | 0.750 | 91.540 | 91.540 | 91.540 | 0.750 | 91.540 | 91.540 | 91.540 | 0.625 | 90.624 | 90.624 | 90.624 | | | | |
| 2.625 | 99.925 | 99.925 | 99.781 | 2.625 | 100.572 | 100.572 | 100.528 | 0.500 | 88.774 | 88.774 | 88.774 | 0.500 | 88.774 | 88.774 | 88.774 | 0.375 | 87.846 | 87.846 | 87.846 | | | | |
| 2.500 | 98.924 | 98.924 | 98.780 | 2.500 | 99.846 | 99.846 | 99.774 | 0.250 | 86.000 | 86.000 | 86.000 | 0.250 | 86.000 | 86.000 | 86.000 | 0.125 | 85.076 | 85.076 | 85.076 | | | | |
| 2.375 | 98.377 | 98.377 | 98.234 | 2.375 | 99.160 | 99.160 | 99.115 | 0.000 | 83.340 | 83.340 | 83.340 | 0.000 | 83.340 | 83.340 | 83.340 | 0.000 | 82.412 | 82.412 | 82.412 | | | | |
| 2.250 | 97.136 | 97.136 | 97.090 | 2.250 | 98.440 | 98.440 | 98.394 | | | | | | | | | | | | | | | | |

| CAMFX10 | | | | Clarity Conforming 10 Yr Fixed | | | | CAMFX30HB | | | | Clarity Conforming 30 Yr Fixed HB | | | | CAMFX15HB | | | | Clarity Conforming 15 Yr Fixed HB | | | |
|---------|---------|---------|---------|--------------------------------|---------|---------|---------|-----------|---------|---------|---------|-----------------------------------|---------|---------|---------|-----------|---------|---------|---------|-----------------------------------|--|--|--|
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day | | | | |
| 3.875 | 105.561 | 105.561 | 105.458 | 4.250 | 103.021 | 103.021 | 102.896 | 3.875 | 103.338 | 103.338 | 103.213 | 3.875 | 103.338 | 103.338 | 103.213 | 3.750 | 103.381 | 103.381 | 103.256 | | | | |
| 3.750 | 105.305 | 105.305 | 105.242 | 4.125 | 104.120 | 104.120 | 104.040 | 3.750 | 103.638 | 103.638 | 103.513 | 3.625 | 103.638 | 103.638 | 103.513 | 3.500 | 103.504 | 103.504 | 103.379 | | | | |
| 3.625 | 104.969 | 104.969 | 104.902 | 4.000 | 103.577 | 103.577 | 103.452 | 3.625 | 103.178 | 103.178 | 103.053 | 3.500 | 103.260 | 103.260 | 103.135 | 3.375 | 103.089 | 103.089 | 102.964 | | | | |
| 3.500 | 105.016 | 105.016 | 104.917 | 3.875 | 103.178 | 103.178 | 103.103 | 3.500 | 102.910 | 102.910 | 102.785 | 3.375 | 102.903 | 102.903 | 102.778 | 3.250 | 102.809 | 102.809 | 102.684 | | | | |
| 3.375 | 104.814 | 104.814 | 104.714 | 3.750 | 102.701 | 102.701 | 102.576 | 3.375 | 102.622 | 102.622 | 102.497 | 3.250 | 102.446 | 102.446 | 102.321 | 3.125 | 102.428 | 102.428 | 102.303 | | | | |
| 3.250 | 104.424 | 104.424 | 104.323 | 3.625 | 103.910 | 103.910 | 103.785 | 3.125 | 102.015 | 102.015 | 101.890 | 3.000 | 101.998 | 101.998 | 101.873 | 2.875 | 101.924 | 101.924 | 101.799 | | | | |
| 3.125 | 104.382 | 104.382 | 104.350 | 3.500 | 103.622 | 103.622 | 103.497 | 2.875 | 101.420 | 101.420 | 101.295 | 2.750 | 101.124 | 101.124 | 100.999 | 2.625 | 100.624 | 100.624 | 100.499 | | | | |
| 3.000 | 104.408 | 104.408 | 104.333 | 3.375 | 103.277 | 103.277 | 103.152 | 2.625 | 99.269 | 99.269 | 99.144 | 2.500 | 98.325 | 98.325 | 98.200 | 2.375 | 97.166 | 97.166 | 97.041 | | | | |
| 2.875 | 103.995 | 103.995 | 103.920 | 3.250 | 102.762 | 102.762 | 102.637 | 2.375 | 97.166 | 97.166 | 97.041 | 2.250 | 96.335 | 96.335 | 96.210 | 2.125 | 95.335 | 95.335 | 95.210 | | | | |
| 2.750 | 103.611 | 103.611 | 103.535 | 3.125 | 102.015 | 102.015 | 101.890 | 2.250 | 96.335 | 96.335 | 96.210 | 2.125 | 95.335 | 95.335 | 95.210 | 2.000 | 94.400 | 94.400 | 94.394 | | | | |
| 2.625 | 103.138 | 103.138 | 103.063 | 3.000 | 101.342 | 101.342 | 101.217 | 2.000 | 93.499 | 93.499 | 93.499 | 1.875 | 92.576 | 92.576 | 92.451 | 1.750 | 91.652 | 91.652 | 91.527 | | | | |
| 2.500 | 102.667 | 102.667 | 102.588 | 2.875 | 100.751 | 100.751 | 100.626 | 1.750 | 90.728 | 90.728 | 90.603 | 1.625 | 89.804 | 89.804 | 89.679 | 1.500 | 88.880 | 88.880 | 88.755 | | | | |
| 2.375 | 102.229 | 102.229 | 102.148 | 2.750 | 100.062 | 100.062 | 99.937 | 1.500 | 87.951 | 87.951 | 87.826 | 1.375 | 87.027 | 87.027 | 86.902 | 1.250 | 86.103 | 86.103 | 85.978 | | | | |
| 2.250 | 101.773 | 101.773 | 101.692 | 2.625 | 99.269 | 99.269 | 99.144 | 1.375 | 86.188 | 86.188 | 86.063 | 1.250 | 85.259 | 85.259 | 85.134 | 1.125 | 84.330 | 84.330 | 84.205 | | | | |
| 2.125 | 101.118 | 101.118 | 101.037 | 2.500 | 98.325 | 98.325 | 98.200 | 1.125 | 83.405 | 83.405 | 83.280 | 1.000 | 82.476 | 82.476 | 82.351 | 0.875 | 81.547 | 81.547 | 81.422 | | | | |
| 2.000 | 100.415 | 100.415 | 100.334 | 2.375 | 97.166 | 97.166 | 97.041 | 1.000 | 81.612 | 81.612 | 81.487 | 0.875 | 80.683 | 80.683 | 80.558 | 0.750 | 79.754 | 79.754 | 79.629 | | | | |
| 1.875 | 99.659 | 99.659 | 99.577 | 2.250 | 96.335 | 96.335 | 96.210 | 0.750 | 78.825 | 78.825 | 78.700 | 0.625 | 77.896 | 77.896 | 77.771 | 0.500 | 76.967 | 76.967 | 76.842 | | | | |

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

| Rate | ≤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)

| Rate | ≤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 |
|------------------------------|--------|

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

| Rate | Buyout | Rate | 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 |



4/26/2021
Effective Time:
9:04:56 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 | 105.311 | 105.311 | 105.200 | 4.250 | 105.913 | 105.913 | 105.782 | 3.750 | 105.473 | 105.473 | 105.345 | |
| 4.000 | 105.098 | 105.098 | 104.962 | 4.125 | 105.475 | 105.475 | 105.365 | 3.625 | 105.299 | 105.299 | 105.100 | |
| 3.875 | 104.662 | 104.662 | 104.532 | 4.000 | 105.300 | 105.300 | 105.300 | 3.500 | 104.929 | 104.929 | 104.817 | |
| 3.750 | 104.541 | 104.541 | 104.395 | 3.875 | 105.133 | 105.133 | 105.033 | 3.375 | 104.633 | 104.633 | 104.521 | |
| 3.625 | 104.512 | 104.512 | 104.345 | 3.750 | 104.621 | 104.621 | 104.521 | 3.250 | 104.295 | 104.295 | 104.180 | |
| 3.500 | 104.304 | 104.304 | 104.137 | 3.625 | 104.871 | 104.871 | 104.736 | 3.125 | 103.881 | 103.881 | 103.761 | |
| 3.375 | 103.846 | 103.846 | 103.679 | 3.500 | 104.595 | 104.595 | 104.457 | 3.000 | 103.825 | 103.825 | 103.750 | |
| 3.250 | 103.319 | 103.319 | 103.151 | 3.375 | 104.100 | 104.100 | 103.954 | 2.875 | 103.431 | 103.431 | 103.356 | |
| 3.125 | 102.762 | 102.762 | 102.595 | 3.250 | 103.529 | 103.529 | 103.384 | 2.750 | 103.076 | 103.076 | 103.000 | |
| 3.000 | 102.432 | 102.432 | 102.288 | 3.125 | 102.753 | 102.753 | 102.676 | 2.625 | 102.582 | 102.582 | 102.506 | |
| 2.990 | 102.332 | 102.332 | 102.188 | 3.000 | 102.498 | 102.498 | 102.193 | 2.500 | 101.985 | 101.985 | 101.851 | |
| 2.875 | 101.696 | 101.696 | 101.552 | 2.875 | 101.972 | 101.972 | 101.715 | 2.375 | 101.686 | 101.686 | 101.593 | |
| 2.750 | 101.055 | 101.055 | 100.911 | 2.750 | 101.312 | 101.312 | 101.068 | 2.250 | 101.175 | 101.175 | 101.072 | |
| 2.625 | 99.625 | 99.625 | 99.481 | 2.625 | 100.514 | 100.514 | 100.297 | 2.125 | 100.553 | 100.553 | 100.415 | |
| 2.500 | 98.802 | 98.802 | 98.601 | 2.500 | 99.912 | 99.912 | 99.710 | 2.000 | 99.939 | 99.939 | 99.801 | |
| 2.375 | 98.182 | 98.182 | 97.980 | 2.375 | 99.375 | 99.375 | 99.173 | 1.990 | 99.839 | 99.839 | 99.701 | |
| 2.250 | 97.451 | 97.451 | 97.250 | 2.250 | 98.645 | 98.645 | 98.443 | 1.875 | 99.044 | 99.044 | 98.962 | |

| AMFX10 | 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 | 102.656 | 102.656 | 102.531 | 3.875 | 102.973 | 102.973 | 102.848 |
| 3.750 | 105.300 | 105.300 | 105.300 | 4.125 | 103.755 | 103.755 | 103.675 | 3.750 | 103.016 | 103.016 | 102.891 |
| 3.625 | 105.034 | 105.034 | 104.941 | 4.000 | 103.212 | 103.212 | 103.087 | 3.625 | 103.273 | 103.273 | 103.148 |
| 3.500 | 104.651 | 104.651 | 104.552 | 3.875 | 102.813 | 102.813 | 102.688 | 3.500 | 103.139 | 103.139 | 103.014 |
| 3.375 | 104.531 | 104.531 | 104.402 | 3.750 | 102.336 | 102.336 | 102.211 | 3.375 | 102.895 | 102.895 | 102.770 |
| 3.250 | 104.244 | 104.244 | 104.115 | 3.625 | 103.545 | 103.545 | 103.420 | 3.250 | 102.724 | 102.724 | 102.599 |
| 3.125 | 104.017 | 104.017 | 103.985 | 3.500 | 103.257 | 103.257 | 103.132 | 3.125 | 102.538 | 102.538 | 102.413 |
| 3.000 | 104.043 | 104.043 | 103.968 | 3.375 | 102.912 | 102.912 | 102.787 | 3.000 | 102.444 | 102.444 | 102.319 |
| 2.875 | 103.630 | 103.630 | 103.555 | 3.250 | 102.397 | 102.397 | 102.272 | 2.875 | 102.081 | 102.081 | 101.956 |
| 2.750 | 103.246 | 103.246 | 103.170 | 3.125 | 101.650 | 101.650 | 101.525 | 2.750 | 102.063 | 102.063 | 101.938 |
| 2.625 | 102.773 | 102.773 | 102.698 | 3.000 | 100.977 | 100.977 | 100.852 | 2.625 | 101.633 | 101.633 | 101.508 |
| 2.500 | 102.302 | 102.302 | 102.223 | 2.875 | 100.386 | 100.386 | 100.261 | 2.500 | 101.055 | 101.055 | 100.930 |
| 2.375 | 101.864 | 101.864 | 101.783 | 2.750 | 99.697 | 99.697 | 99.572 | 2.375 | 100.759 | 100.759 | 100.634 |
| 2.250 | 101.464 | 101.464 | 101.327 | 2.625 | 98.904 | 98.904 | 98.779 | 2.250 | 100.259 | 100.259 | 100.134 |
| 2.125 | 100.985 | 100.985 | 100.804 | 2.500 | 97.960 | 97.960 | 97.835 | | | | |
| 2.000 | 100.382 | 100.382 | 100.201 | 2.375 | 96.801 | 96.801 | 96.676 | | | | |
| 1.875 | 99.294 | 99.294 | 99.212 | 2.250 | 95.970 | 95.970 | 95.845 | | | | |

| 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 | FNMA | FHLMC |
| AMFX30PLPMI | ARFX30PLPMI | CF 30yr fix LPMI | AMFX30HBLPMI | ARFX30SCLPMI | CF 30yr fix High Balance LPMI |
| AMFX15PLPMI | ARFX15PLPMI | 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 | -1.250 | -2.250 | -2.250 | -2.250 | -2.250 | -2.250 |
| 640-659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 |
| 620-639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 |

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

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

Loans with Secondary Financing

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

High Balance Loan Adjusters

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

General Adjustments

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

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

| >25 Yr Term | Coverage | Credit Scores | | | | | | | |
|--------------|----------|---------------|---------|---------|---------|---------|---------|---------|---------|
| | | 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 | 0.200 | 0.210 | 0.220 | 0.230 |
| | 90.01%-95% LTV | 0.140 | 0.140 | 0.140 | 0.160 | 0.160 | 0.170 | 0.190 |
| | 85.01%-90% LTV | 0.100 | 0.100 | 0.100 | 0.100 | 0.110 | 0 | |



4/26/2021
Effective Time:
9:05:07 AM

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

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

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

| Jumbo Product Codes | | | |
|---------------------|-----------------------|---------|-----------------------|
| HEMJF30 | HEM Jumbo 30 Yr Fixed | HEMJF15 | HEM Jumbo 15 Yr Fixed |
| HEMJF30 | HEM Jumbo 30 Yr Fixed | HEMJF15 | HEM Jumbo 15 Yr Fixed |
| HEMJF30 | HEM Jumbo 30 Yr Fixed | HEMJF15 | HEM Jumbo 15 Yr Fixed |

| 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



4/26/2021
 Effective Time:
 9:05:11 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 | | | | 4.250 | | | | |
| 4.125 | | | | 4.125 | | | | |
| 4.000 | | | | 4.000 | | | | |
| 3.875 | | | | 3.875 | | | | |
| 3.750 | | | | 3.750 | | | | |
| 3.625 | | | | 3.625 | | | | |
| 3.500 | | | | 3.500 | | | | |
| 3.375 | | | | 3.375 | | | | |
| 3.250 | | | | 3.250 | | | | |
| 3.125 | | | | 3.125 | | | | |
| 3.000 | | | | 3.000 | | | | |
| 2.875 | | | | 2.875 | | | | |
| 2.750 | | | | 2.750 | | | | |
| 2.625 | | | | 2.625 | | | | |
| 2.500 | | | | 2.500 | | | | |

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 |



4/26/2021
 Effective Time:
 9:05:15 AM

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

| Freddie Mac Home Possible | | | | | | | |
|---------------------------|---------------------------|--------|--------|-----------|--|--------|--------|
| ARFX30HP | Home Possible 30 Yr Fixed | | | ARFX30HPS | Home Possible 30 Yr Fixed Super Conforming | | |
| Rate | 15 Day | 30 Day | 45 Day | Rate | 15 Day | 30 Day | 45 Day |
| 4.250 | | | | 4.250 | | | |
| 4.125 | | | | 4.125 | | | |
| 4.000 | | | | 4.000 | | | |
| 3.875 | | | | 3.875 | | | |
| 3.750 | | | | 3.750 | | | |
| 3.625 | | | | 3.625 | | | |
| 3.500 | | | | 3.500 | | | |
| 3.375 | | | | 3.375 | | | |
| 3.250 | | | | 3.250 | | | |
| 3.125 | | | | 3.125 | | | |
| 3.000 | | | | 3.000 | | | |
| 2.875 | | | | 2.875 | | | |
| 2.750 | | | | 2.750 | | | |
| 2.625 | | | | 2.625 | | | |
| 2.500 | | | | 2.500 | | | |

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 |
|------------------------------|--------|

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 |



4/26/2021
 Effective Time:
 9:05:21 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 | | |
| 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 |