



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, April 27, 2021

Rate Sheet # 1

9:02 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

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APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)
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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.



4/27/2021
 Effective Time:
 9:03:02 AM

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 NMLS # 133519

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price		
4.750	103.875		4.750	101.250				
4.625	103.750		4.625	101.125				
4.500	103.625		4.500	101.000				
4.375	103.500		4.375	100.875				
4.250	103.250		4.250	100.625				
4.125	102.750		4.125	100.250				
4.000	102.500		4.000	100.000				
3.875	102.250		3.875	99.750				
3.750	101.875		3.750	99.375				
3.625	100.750		3.625	99.500				
3.500	100.500		3.500	99.250				
3.375	100.250		3.375	99.000				
3.250	100.000		3.250	98.750				

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>



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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	104.295	104.201	104.108	4.250	103.920	103.826	103.733				
4.125	104.343	104.249	104.155	4.125	103.968	103.874	103.780				
4.000	104.162	104.068	103.974	4.000	103.787	103.693	103.599				
3.875	103.943	103.849	103.756	3.875	103.568	103.474	103.381				
3.750	103.711	103.618	103.524	3.750	103.336	103.243	103.149				
3.625	103.259	103.165	103.071	3.625	102.884	102.790	102.696				
3.500	103.121	103.027	102.934	3.500	102.746	102.652	102.559				
3.375	102.833	102.740	102.646	3.375	102.458	102.365	102.271				
3.250	102.484	102.390	102.296	3.250	102.109	102.015	101.921				
3.125	103.057	102.963	102.870	3.125	102.682	102.588	102.495				
3.000	102.745	102.651	102.557	3.000	102.370	102.276	102.182				
2.875	102.350	102.256	102.163	2.875	101.975	101.881	101.788				
2.750	101.937	101.844	101.750	2.750	101.562	101.469	101.375				
2.625	101.235	101.141	101.047	2.625	100.860	100.766	100.672				
2.500	100.827	100.733	100.639	2.500	100.452	100.358	100.264				
2.375	100.383	100.289	100.195	2.375	100.008	99.914	99.820				
2.250	99.924	99.830	99.737	2.250	99.549	99.455	99.362				
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	103.316	103.222	103.128	3.500	103.066	102.972	102.878				
3.375	102.993	102.899	102.805	3.375	102.743	102.649	102.555				
3.250	102.658	102.564	102.470	3.250	102.408	102.314	102.220				
3.125	102.844	102.751	102.657	3.125	102.594	102.501	102.407				
3.000	102.498	102.404	102.311	3.000	102.248	102.154	102.061				
2.875	102.137	102.043	101.949	2.875	101.887	101.793	101.699				
2.750	101.766	101.672	101.578	2.750	101.516	101.422	101.328				
2.625	101.723	101.629	101.535	2.625	101.473	101.379	101.285				
2.500	101.346	101.253	101.159	2.500	101.096	101.003	100.909				
2.375	100.970	100.876	100.782	2.375	100.720	100.626	100.532				
2.250	100.591	100.497	100.403	2.250	100.341	100.247	100.153				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI 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	97.985	97.985	97.735	4.125	95.835	95.835	95.835				
4.000	97.992	97.992	97.742	4.000	95.842	95.842	95.842				
3.875	98.069	98.069	97.819	3.875	95.919	95.919	95.919				
3.750	98.036	98.036	97.786	3.750	95.886	95.886	95.886				
3.625	99.559	99.559	99.309	3.625	97.034	97.034	97.034				
3.500	99.525	99.525	99.275	3.500	97.125	97.125	97.125				
3.375	99.429	99.429	99.179	3.375	97.079	97.079	97.079				
3.250	99.333	99.333	99.083	3.250	97.058	97.058	97.058				

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



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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	Rate	15 Day	30 Day	45 Day
4.125	105.526	105.526	105.587	4.250	106.242	106.242	106.109	3.750	105.787	105.787	105.649	3.625	105.333	105.333	105.240
4.000	105.303	105.303	105.169	4.125	105.800	105.800	105.661	3.500	105.223	105.223	105.116	3.375	104.930	104.930	104.822
3.875	104.868	104.868	104.731	4.000	105.553	105.553	105.444	3.250	104.591	104.591	104.481	3.125	104.174	104.174	104.058
3.750	104.744	104.744	104.603	3.875	105.184	105.184	105.073	3.000	103.981	103.981	103.907	2.875	103.588	103.588	103.513
3.625	104.722	104.722	104.555	3.750	104.800	104.800	104.683	2.750	103.228	103.228	103.152	2.625	102.735	102.735	102.659
3.500	104.513	104.513	104.346	3.625	104.991	104.991	104.923	2.500	102.185	102.185	102.047	2.375	101.892	101.892	101.754
3.375	104.054	104.054	103.887	3.500	104.712	104.712	104.640	2.250	101.380	101.380	101.242	2.125	100.756	100.756	100.619
3.250	103.519	103.519	103.352	3.375	104.210	104.210	104.137	2.000	100.141	100.141	100.003	1.875	99.184	99.184	99.102
3.125	102.965	102.965	102.798	3.250	103.640	103.640	103.565	1.750	98.952	98.952	98.908	1.625	98.233	98.233	98.188
3.000	102.560	102.560	102.416	3.125	102.905	102.905	102.853	1.500	97.055	97.055	96.990	1.375	96.205	96.205	96.080
2.990	102.460	102.460	102.316	3.000	102.475	102.475	102.331	1.250	95.856	95.856	95.812	1.125	95.055	95.055	94.999
2.875	101.816	101.816	101.672	2.875	101.826	101.826	101.745	1.000	94.856	94.856	94.812	0.875	94.055	94.055	93.999
2.750	101.166	101.166	101.022	2.750	101.152	101.152	101.069	0.750	93.055	93.055	93.011	0.625	92.205	92.205	92.080
2.625	99.778	99.778	99.634	2.625	100.371	100.371	100.281	0.500	91.055	91.055	91.011	0.375	90.205	90.205	90.080
2.500	98.772	98.772	98.629	2.500	99.650	99.650	99.587	0.250	89.055	89.055	89.011	0.125	88.205	88.205	88.080
2.375	98.222	98.222	98.078	2.375	98.952	98.952	98.908	0.125	87.205	87.205	87.161	0.000	86.405	86.405	86.320
2.250	96.945	96.945	96.900	2.250	98.233	98.233	98.188	0.000	85.605	85.605	85.561	0.000	84.805	84.805	84.720

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
3.875	105.517	105.517	105.402	4.250	102.964	102.964	102.839	3.875	103.248	103.248	103.123	3.750	103.291	103.291	103.166
3.750	105.258	105.258	105.140	4.125	104.027	104.027	103.929	3.625	103.555	103.555	103.430	3.500	103.385	103.385	103.260
3.625	104.900	104.900	104.810	4.000	103.466	103.466	103.341	3.375	103.141	103.141	103.016	3.250	102.970	102.970	102.845
3.500	104.945	104.945	104.850	3.875	103.066	103.066	102.941	3.125	102.779	102.779	102.654	3.000	102.652	102.652	102.527
3.375	104.742	104.742	104.643	3.750	102.589	102.589	102.464	2.875	102.287	102.287	102.162	2.750	102.268	102.268	102.143
3.250	104.351	104.351	104.252	3.625	103.779	103.779	103.654	2.625	101.837	101.837	101.712	2.500	101.258	101.258	101.133
3.125	104.128	104.128	104.097	3.500	103.489	103.489	103.364	2.375	100.956	100.956	100.831	2.250	100.454	100.454	100.329
3.000	104.207	104.207	104.133	3.375	103.142	103.142	103.017	2.125	100.555	100.555	100.430	2.000	100.188	100.188	100.106
2.875	103.795	103.795	103.721	3.250	102.625	102.625	102.500	1.875	99.066	99.066	98.941	1.750	98.205	98.205	98.080
2.750	103.410	103.410	103.334	3.125	101.881	101.881	101.756	1.625	97.055	97.055	96.990	1.500	96.205	96.205	96.080
2.625	102.899	102.899	102.825	3.000	101.170	101.170	101.045	1.375	95.055	95.055	94.999	1.250	94.205	94.205	94.080
2.500	102.429	102.429	102.349	2.875	100.546	100.546	100.421	1.125	93.055	93.055	92.999	1.000	92.205	92.205	92.080
2.375	101.993	101.993	101.913	2.750	99.856	99.856	99.731	0.875	91.055	91.055	90.999	0.750	90.205	90.205	90.080
2.250	101.539	101.539	101.459	2.625	99.066	99.066	98.941	0.625	89.055	89.055	88.999	0.500	88.205	88.205	88.080
2.125	100.887	100.887	100.806	2.500	98.122	98.122	97.997	0.375	87.205	87.205	87.161	0.250	86.405	86.405	86.320
2.000	100.188	100.188	100.106	2.375	97.055	97.055	96.990	0.125	85.605	85.605	85.561	0.000	84.805	84.805	84.720
1.875	99.435	99.435	99.352	2.250	96.205	96.205	96.080	0.000	84.005	84.005	83.961	0.000	83.205	83.205	83.120

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
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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

Rate	≤50,000-74,999	75,000-99,999	100,000-139,999	140,000-189,999	>=500,000
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		



4/27/2021
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9:03:17 AM

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Jumbo								
HEMJF30			HEMJF15					
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed					
Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					
HEMJAS			HEMJAS7			HEMJAS10		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	HEM Jumbo 10/6 SOFR ARM

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

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



4/27/2021
 Effective Time:
 9:03:21 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



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Freddie Mac Home Possible							
ARFX30HP	Home Possible 30 Yr Fixed			ARFX30HPS	Home Possible 30 Yr Fixed Super Conforming		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				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
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Loan Amount Adjustments

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

HomeReady Cumulative LLPA Cap

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

CONVENTIONAL LENDER FEE BUYOUT

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



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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

General Adjustments

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

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

CONVENTIONAL LENDER FEE BUYOUT

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