



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Wednesday, April 28, 2021

Rate Sheet # 1

9:06 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.



4/28/2021  
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 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	105.985	105.985	105.706	4.250	105.288	105.288	105.008	4.250	106.477	106.477	106.227	4.125	107.297	107.297	107.047	4.000	106.466	106.466	106.216	3.875	105.588	105.588	105.338	3.750	105.061	105.061	104.811	3.625	104.798	104.798	104.548	3.500	104.703	104.703	104.497	3.375	104.365	104.365	104.163	3.250	104.793	104.793	104.641	3.125	104.427	104.427	104.332	3.000	104.105	104.105	104.010	2.875	103.628	103.628	103.532	2.750	103.243	103.243	103.148	2.625	101.779	101.779	101.699	2.500	101.407	101.407	101.327	2.375	100.937	100.937	100.857	2.250	100.456	100.456	100.376	2.250	100.225	100.225	100.032	2.250	100.356	100.356	100.276																																												
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	102.007	102.007	101.807	4.250	102.074	102.074	101.874	4.125	104.675	104.675	104.496	4.000	104.606	104.606	104.427	3.875	104.407	104.407	104.228	3.750	104.088	104.088	103.908	3.625	103.738	103.738	103.579	3.500	103.630	103.630	103.471	3.375	103.197	103.197	103.038	3.250	102.801	102.801	102.830	3.125	103.229	103.229	103.091	3.000	102.757	102.757	102.705	2.875	102.476	102.476	102.461	2.750	102.708	102.708	102.693	2.750	96.503	96.503	96.386	3.750	96.409	96.409	96.292	3.625	98.601	98.601	98.484	3.500	96.925	96.925	96.808	3.375	96.469	96.469	96.351	3.250	96.029	96.029	95.912	3.125	97.368	97.368	97.251	3.000	96.006	96.006	95.889	2.875	95.397	95.397	95.280	2.875	95.507	95.507	95.257	3.000	94.686	94.686	94.436	2.875	93.878	93.878	93.753	2.750	93.925	93.925	93.805	2.625	94.613	94.613	94.613	2.500	93.766	93.766	93.766	2.375	93.073	93.073	93.073	2.250	92.640	92.640	92.640	2.125	92.640	92.640	92.640
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																																																																																																												
3.875	96.503	96.503	96.386	3.125	95.507	95.507	95.507	3.000	94.686	94.686	94.436	2.875	93.878	93.878	93.753	2.750	93.925	93.925	93.805	2.625	94.613	94.613	94.613	2.500	93.766	93.766	93.766	2.375	93.073	93.073	93.073	2.250	92.640	92.640	92.640	2.125	92.640	92.640	92.640																																																																																								
GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				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																																																																																																																
4.125	102.838	102.838	102.772	4.125	101.690	101.690	101.389	4.000	101.512	101.512	101.212	3.875	102.706	102.706	102.304	3.750	104.234	104.234	103.825	3.625	103.856	103.856	103.447	3.500	103.466	103.466	103.056	3.375	103.063	103.063	102.653	3.250	103.734	103.734	103.333	3.125	103.331	103.331	102.941	3.000	102.916	102.916	102.809	2.875	102.503	102.503	102.407	2.750	102.052	102.052	101.957	2.625	101.291	101.291	100.897	2.500	100.850	100.850	100.466	2.375	100.397	100.397	100.003	2.250	99.932	99.932	99.556	2.250	99.682	99.682	99.288																																																								

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

**Government Adjustments**

Government Adjusters	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2 units	-0.500
3-4 units	-1.000
Manufactured Home	-1.250
<b>VA IRRRL Adjustments</b>	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250
<b>Purchase Special</b>	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-0.750	-1.250	-1.250
620-639	-2.000	-2.250	-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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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"> <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>	



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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	104.264	104.170	104.076	4.250	103.889	103.795	103.701				
4.125	104.326	104.232	104.139	4.125	103.951	103.857	103.764				
4.000	104.145	104.051	103.957	4.000	103.770	103.676	103.582				
3.875	103.926	103.833	103.739	3.875	103.551	103.458	103.364				
3.750	103.695	103.601	103.507	3.750	103.320	103.226	103.132				
3.625	103.090	102.996	102.903	3.625	102.715	102.621	102.528				
3.500	102.953	102.859	102.765	3.500	102.578	102.484	102.390				
3.375	102.665	102.571	102.477	3.375	102.290	102.196	102.102				
3.250	102.315	102.221	102.128	3.250	101.940	101.846	101.753				
3.125	102.948	102.854	102.760	3.125	102.573	102.479	102.385				
3.000	102.635	102.541	102.448	3.000	102.260	102.166	102.073				
2.875	102.241	102.147	102.053	2.875	101.866	101.772	101.678				
2.750	101.828	101.734	101.641	2.750	101.453	101.359	101.266				
2.625	101.125	101.032	100.938	2.625	100.750	100.657	100.563				
2.500	100.717	100.624	100.530	2.500	100.342	100.249	100.155				
2.375	100.274	100.180	100.086	2.375	99.899	99.805	99.711				
2.250	99.815	99.721	99.627	2.250	99.440	99.346	99.252				
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	103.332	103.238	103.144	3.500	103.082	102.988	102.894				
3.375	103.009	102.915	102.822	3.375	102.759	102.665	102.572				
3.250	102.674	102.580	102.486	3.250	102.424	102.330	102.236				
3.125	102.875	102.781	102.687	3.125	102.625	102.531	102.437				
3.000	102.528	102.435	102.341	3.000	102.278	102.185	102.091				
2.875	102.167	102.073	101.980	2.875	101.917	101.823	101.730				
2.750	101.796	101.702	101.609	2.750	101.546	101.452	101.359				
2.625	101.703	101.609	101.515	2.625	101.453	101.359	101.265				
2.500	101.326	101.233	101.139	2.500	101.076	100.983	100.889				
2.375	100.950	100.856	100.762	2.375	100.700	100.606	100.512				
2.250	100.571	100.477	100.383	2.250	100.321	100.227	100.133				
2.125				2.125							
2.000				2.000							
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				
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	98.126	98.126	97.876	4.125	95.976	95.976	95.976				
4.000	98.132	98.132	97.882	4.000	95.982	95.982	95.982				
3.875	98.210	98.210	97.960	3.875	96.060	96.060	96.060				
3.750	98.177	98.177	97.927	3.750	96.027	96.027	96.027				
3.625	99.450	99.450	99.200	3.625	96.925	96.925	96.925				
3.500	99.415	99.415	99.165	3.500	97.015	97.015	97.015				
3.375	99.319	99.319	99.069	3.375	96.969	96.969	96.969				
3.250	99.223	99.223	98.973	3.250	96.948	96.948	96.948				

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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NMLS # 133519

Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				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	105.484	105.484	105.346	4.250	106.252	106.252	106.119	3.750	105.621	105.621	105.503				
4.000	105.242	105.242	105.110	4.125	105.793	105.793	105.655	3.625	105.212	105.212	105.173				
3.875	104.796	104.796	104.661	4.000	105.495	105.495	105.387	3.500	105.171	105.171	105.059				
3.750	104.663	104.663	104.523	3.875	105.117	105.117	105.008	3.375	104.871	104.871	104.758				
3.625	104.649	104.649	104.481	3.750	104.725	104.725	104.610	3.250	104.528	104.528	104.413				
3.500	104.435	104.435	104.268	3.625	104.908	104.908	104.837	3.125	104.102	104.102	103.982				
3.375	103.963	103.963	103.796	3.500	104.628	104.628	104.554	3.000	104.017	104.017	103.943				
3.250	103.418	103.418	103.251	3.375	104.115	104.115	104.040	2.875	103.622	103.622	103.547				
3.125	102.853	102.853	102.686	3.250	103.535	103.535	103.457	2.750	103.260	103.260	103.183				
3.000	102.412	102.412	102.268	3.125	102.847	102.847	102.793	2.625	102.760	102.760	102.683				
2.990	102.312	102.312	102.168	3.000	102.327	102.327	102.197	2.500	102.167	102.167	102.041				
2.875	101.661	101.661	101.517	2.875	101.697	101.697	101.637	2.375	101.860	101.860	101.730				
2.750	101.003	101.003	100.860	2.750	101.043	101.043	100.982	2.250	101.340	101.340	101.210				
2.625	99.608	99.608	99.464	2.625	100.217	100.217	100.163	2.125	100.711	100.711	100.580				
2.500	98.618	98.618	98.475	2.500	99.554	99.554	99.494	2.000	100.091	100.091	99.961				
2.375	98.063	98.063	97.919	2.375	98.844	98.844	98.789	1.990	99.991	99.991	99.861				
2.250	96.848	96.848	96.798	2.250	98.136	98.136	98.087	1.875	99.184	99.184	99.102				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				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	105.500	105.500	105.400	4.250	103.011	103.011	102.886	3.875	103.167	103.167	103.042
3.750	105.230	105.230	105.160	4.125	103.885	103.885	103.804	3.750	103.206	103.206	103.081
3.625	104.867	104.867	104.807	4.000	103.413	103.413	103.288	3.625	103.472	103.472	103.347
3.500	104.845	104.845	104.714	3.875	103.005	103.005	102.880	3.500	103.313	103.313	103.188
3.375	104.633	104.633	104.499	3.750	102.518	102.518	102.393	3.375	103.065	103.065	102.940
3.250	104.237	104.237	104.103	3.625	103.754	103.754	103.629	3.250	102.889	102.889	102.764
3.125	104.195	104.195	104.163	3.500	103.458	103.458	103.333	3.125	102.712	102.712	102.587
3.000	104.261	104.261	104.188	3.375	103.104	103.104	102.979	3.000	102.627	102.627	102.502
2.875	103.848	103.848	103.774	3.250	102.597	102.597	102.472	2.875	102.256	102.256	102.131
2.750	103.459	103.459	103.383	3.125	101.835	101.835	101.710	2.750	102.232	102.232	102.107
2.625	102.940	102.940	102.866	3.000	101.093	101.093	100.968	2.625	101.796	101.796	101.671
2.500	102.451	102.451	102.371	2.875	100.469	100.469	100.344	2.500	101.211	101.211	101.086
2.375	102.011	102.011	101.931	2.750	99.760	99.760	99.635	2.375	100.907	100.907	100.782
2.250	101.552	101.552	101.471	2.625	98.963	98.963	98.838	2.250	100.401	100.401	100.276
2.125	100.895	100.895	100.814	2.500	98.013	98.013	97.888				
2.000	100.191	100.191	100.109	2.375	96.925	96.925	96.800				
1.875	99.435	99.435	99.352	2.250	96.075	96.075	95.950				

### CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

#### Clarity Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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





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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						

  

HEMJF15			HEMJF30			HEMJF15			
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
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJF30	HEM Jumbo 30 Yr Fixed
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJF30	HEM Jumbo 30 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



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Fannie Mae HomeReady								
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.250				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		
<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**

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