



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, April 29, 2021

Rate Sheet # 1

9:10 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.



4/29/2021
Effective Time:
9:10:21 AM

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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	105.960	105.960	105.680	4.250	105.263	105.263	104.982	4.250	106.399	106.399	106.149	4.125	107.183	107.183	106.933	4.125	107.183	107.183	106.933	4.000	106.351	106.351	106.101	3.875	105.472	105.472	105.222	3.750	104.944	104.944	104.694	3.625	104.820	104.820	104.570	3.500	104.607	104.607	104.357	3.375	104.090	104.090	103.840	3.250	103.870	103.870	103.718	3.125	103.383	103.383	103.288	3.000	103.061	103.061	102.966	2.875	102.584	102.584	102.488	2.750	102.200	102.200	102.104	2.625	101.549	101.549	101.468	2.500	101.177	101.177	101.096	2.375	100.707	100.707	100.626	2.250	100.226	100.226	100.146
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																																																												
4.375				4.250	102.037	102.037	101.838	4.250	102.104	102.104	101.905	4.125	104.513	104.513	104.335	3.875	96.745	96.745	96.628	3.750	96.652	96.652	96.534	3.625	98.843	98.843	98.726	3.500	97.167	97.167	97.050	3.375	96.711	96.711	96.594	3.250	96.272	96.272	96.154	3.125	97.610	97.610	97.493	3.000	96.248	96.248	96.131	2.875	95.639	95.639	95.522																												
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																																																																
3.875	96.495	96.495	96.378	3.750	96.402	96.402	96.284	3.625	98.593	98.593	98.476	3.500	96.917	96.917	96.800	3.375	96.461	96.461	96.344	3.250	96.022	96.022	95.904	3.125	97.360	97.360	97.243	3.000	95.998	95.998	95.881	2.875	95.389	95.389	95.272																																												
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																																																																				
4.125	102.891	102.891	102.840	4.000	102.354	102.354	102.303	3.875	103.152	103.152	102.766	3.750	104.057	104.057	103.733	3.625	103.679	103.679	103.355	3.500	103.288	103.288	102.965	3.375	102.885	102.885	102.562	3.250	103.495	103.495	103.078	3.125	103.092	103.092	102.747	3.000	102.710	102.710	102.615	2.875	102.309	102.309	102.213	2.750	101.859	101.859	101.763	2.625	100.891	100.891	100.637	2.500	100.451	100.451	100.335	2.375	99.998	99.998	99.796	2.250	99.532	99.532	99.426																
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				FICO Adjusters				FHA				VA				USDA																																																															
DTI >= 55%			-0.500	>=740			0.250	0.125	0.125																																																																						
FHA Streamline			-0.250	700-739			0.000	0.000	0.000																																																																						
AUS Refer/Manual UW			-0.375	680-699			0.000	0.000	0.000																																																																						
LA >=\$50,000 - \$99,999			-0.750	660-679			-0.500	-0.750	-0.750																																																																						
LA >=\$100,000 - \$124,999			-0.375	640-659			-0.750	-1.250	-1.250																																																																						
LA > \$124,999 - LIMIT			0.000	620-639			-2.000	-2.250	-2.250																																																																						
2 units			-0.500																																																																												
3-4 units			-1.000																																																																												
Manufactured Home			-1.250																																																																												
VA IRRRL Adjustments																																																																															
VA IRRRL (95.01-110.00)			-1.000																																																																												
VA IRRRL (110.01-125% LTV)			-2.250																																																																												
Purchase Special																																																																															
FHA Fixed Programs Only (excludes High Balance and ARMS)			0.250																																																																												
GOVERNMENT LENDER FEE BUYOUT				STREAMLINE LENDER FEE BUYOUT																																																																											
50,000 -74,999	-1.990	190,000 -249,999	-0.524	50,000 -74,999	-1.390	190,000 -249,999	-0.366																																																																								
75,000 -99,999	-1.327	250,000 -299,999	-0.398	75,000 -99,999	-0.927	250,000 -299,999	-0.278																																																																								
100,000 -139,999	-0.995	300,000 -349,999	-0.332	100,000 -139,999	-0.695	300,000 -349,999	-0.232																																																																								
140,000 -189,999	-0.711	350,000 -499,999	-0.284	140,000 -189,999	-0.496	350,000 -499,999	-0.199																																																																								
		>=500,000	-0.199			>=500,000	-0.139																																																																								



4/29/2021
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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"> 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>	



4/29/2021
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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	104.122	104.028	103.935	4.250	103.747	103.653	103.560				
4.125	104.296	104.202	104.108	4.125	103.921	103.827	103.733				
4.000	104.115	104.021	103.927	4.000	103.740	103.646	103.552				
3.875	103.896	103.803	103.709	3.875	103.521	103.428	103.334				
3.750	103.665	103.571	103.477	3.750	103.290	103.196	103.102				
3.625	103.167	103.073	102.980	3.625	102.792	102.698	102.605				
3.500	103.030	102.936	102.842	3.500	102.655	102.561	102.467				
3.375	102.742	102.648	102.554	3.375	102.367	102.273	102.179				
3.250	102.392	102.298	102.205	3.250	102.017	101.923	101.830				
3.125	102.947	102.853	102.759	3.125	102.572	102.478	102.384				
3.000	102.634	102.540	102.447	3.000	102.259	102.165	102.072				
2.875	102.240	102.146	102.052	2.875	101.865	101.771	101.677				
2.750	101.827	101.733	101.639	2.750	101.452	101.358	101.264				
2.625	101.141	101.047	100.954	2.625	100.766	100.672	100.579				
2.500	100.733	100.639	100.546	2.500	100.358	100.264	100.171				
2.375	100.289	100.195	100.102	2.375	99.914	99.820	99.727				
2.250	99.830	99.737	99.643	2.250	99.455	99.362	99.268				
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	103.184	103.091	102.997	3.500	102.934	102.841	102.747				
3.375	102.862	102.768	102.674	3.375	102.612	102.518	102.424				
3.250	102.526	102.432	102.339	3.250	102.276	102.182	102.089				
3.125	102.842	102.749	102.655	3.125	102.592	102.499	102.405				
3.000	102.496	102.402	102.309	3.000	102.246	102.152	102.059				
2.875	102.135	102.041	101.947	2.875	101.885	101.791	101.697				
2.750	101.764	101.670	101.576	2.750	101.514	101.420	101.326				
2.625	101.698	101.605	101.511	2.625	101.448	101.355	101.261				
2.500	101.322	101.228	101.134	2.500	101.072	100.978	100.884				
2.375	100.945	100.851	100.758	2.375	100.695	100.601	100.508				
2.250	100.566	100.473	100.379	2.250	100.316	100.223	100.129				
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	98.185	98.185	97.935	4.125	96.035	96.035	96.035				
4.000	98.192	98.192	97.942	4.000	96.042	96.042	96.042				
3.875	98.269	98.269	98.019	3.875	96.119	96.119	96.119				
3.750	98.236	98.236	97.986	3.750	96.086	96.086	96.086				
3.625	99.353	99.353	99.103	3.625	96.828	96.828	96.828				
3.500	99.319	99.319	99.069	3.500	96.919	96.919	96.919				
3.375	99.222	99.222	98.972	3.375	96.872	96.872	96.872				
3.250	99.127	99.127	98.877	3.250	96.852	96.852	96.852				

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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9:10:30 AM

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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	105.408	105.408	105.272	4.250	106.268	106.268	106.138	3.750	105.571	105.571	105.452	3.625	105.214	105.214	105.172
4.000	105.138	105.138	105.010	4.125	105.810	105.810	105.674	3.500	105.197	105.197	105.091	3.375	104.896	104.896	104.789
3.875	104.691	104.691	104.560	4.000	105.424	105.424	105.315	3.250	104.552	104.552	104.443	3.125	104.126	104.126	104.012
3.750	104.558	104.558	104.422	3.875	105.034	105.034	104.923	3.000	103.928	103.928	103.852	2.875	103.529	103.529	103.453
3.625	104.469	104.469	104.302	3.750	104.632	104.632	104.519	2.750	103.165	103.165	103.089	2.625	102.664	102.664	102.588
3.500	104.255	104.255	104.088	3.625	104.607	104.607	104.534	2.500	102.080	102.080	101.957	2.375	101.730	101.730	101.599
3.375	103.783	103.783	103.616	3.500	104.324	104.324	104.251	2.250	101.210	101.210	101.079	2.125	100.580	100.580	100.450
3.250	103.239	103.239	103.071	3.375	103.869	103.869	103.775	2.000	99.961	99.961	99.830	1.875	99.055	99.055	98.973
3.125	102.673	102.673	102.506	3.250	103.269	103.269	103.169	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
3.000	102.281	102.281	102.137	3.125	102.667	102.667	102.562	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.990	102.181	102.181	102.037	3.000	102.196	102.196	102.132	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.875	101.530	101.530	101.386	2.875	101.677	101.677	101.600	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.750	100.872	100.872	100.728	2.750	101.014	101.014	100.931	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.625	99.477	99.477	99.333	2.625	100.224	100.224	100.136	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.500	98.487	98.487	98.343	2.500	99.528	99.528	99.467	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.375	97.930	97.930	97.786	2.375	98.745	98.745	98.697	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973
2.250	96.690	96.690	96.640	2.250	98.020	98.020	97.972	1.990	99.861	99.861	99.730	1.875	99.055	99.055	98.973

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	105.449	105.449	105.347	4.250	103.032	103.032	102.907	3.875	103.090	103.090	102.965	3.750	103.118	103.118	102.993
3.750	105.178	105.178	105.074	4.125	103.747	103.747	103.666	3.625	103.370	103.370	103.245	3.500	103.316	103.316	103.191
3.625	104.807	104.807	104.756	4.000	103.272	103.272	103.147	3.375	103.067	103.067	102.942	3.250	102.890	102.890	102.765
3.500	104.893	104.893	104.784	3.875	102.862	102.862	102.737	3.125	102.670	102.670	102.545	3.000	102.532	102.532	102.407
3.375	104.679	104.679	104.569	3.750	102.372	102.372	102.247	2.875	102.162	102.162	102.037	2.750	102.138	102.138	102.013
3.250	104.286	104.286	104.174	3.625	103.583	103.583	103.458	2.625	101.699	101.699	101.574	2.500	101.113	101.113	100.988
3.125	104.128	104.128	104.095	3.500	103.281	103.281	103.156	2.375	100.787	100.787	100.662	2.250	100.278	100.278	100.153
3.000	104.169	104.169	104.094	3.375	102.924	102.924	102.799	2.125	100.113	100.113	100.088	2.000	100.124	100.124	100.043
2.875	103.752	103.752	103.677	3.250	102.413	102.413	102.288	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.750	103.363	103.363	103.287	3.125	101.649	101.649	101.524	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.625	102.862	102.862	102.787	3.000	100.885	100.885	100.760	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.500	102.387	102.387	102.306	2.875	100.300	100.300	100.175	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.375	101.946	101.946	101.866	2.750	99.586	99.586	99.461	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.250	101.486	101.486	101.406	2.625	98.788	98.788	98.663	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.125	100.829	100.829	100.748	2.500	97.836	97.836	97.711	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
2.000	100.124	100.124	100.043	2.375	96.671	96.671	96.546	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285
1.875	99.367	99.367	99.285	2.250	95.820	95.820	95.695	1.875	99.367	99.367	99.285	1.875	99.367	99.367	99.285

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

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

General Adjustments

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

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



4/29/2021
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Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
NMLS # 133519

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

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

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

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



4/29/2021
 Effective Time:
 9:10:39 AM

Lock Desk Hours: 8am – 4:00pm PST
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Fannie Mae HomeReady									
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.020	105.020	104.858	4.250	102.590	102.590	102.360		
4.125	104.831	104.831	104.690	4.125	102.648	102.648	102.477		
4.000	104.586	104.586	104.445	4.000	102.394	102.394	102.222		
3.875	104.144	104.144	104.000	3.875	101.928	101.928	101.753		
3.750	103.759	103.759	103.609	3.750	101.585	101.585	101.405		
3.625	103.476	103.476	103.387	3.625	102.369	102.369	102.250		
3.500	103.032	103.032	102.942	3.500	101.984	101.984	101.865		
3.375	102.514	102.514	102.422	3.375	101.567	101.567	101.445		
3.250	101.945	101.945	101.847	3.250	101.058	101.058	100.930		
3.125	101.250	101.250	101.146	3.125	100.415	100.415	100.281		
3.000	100.551	100.551	100.480	3.000	99.558	99.558	99.423		
2.875	99.963	99.963	99.890	2.875	98.886	98.886	98.774		
2.750	99.305	99.305	99.226	2.750	98.296	98.296	98.179		
2.625	98.477	98.477	98.392	2.625	97.551	97.551	97.428		
2.500	97.569	97.569	97.477	2.500	96.761	96.761	96.632		

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



4/29/2021
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 Email: lockdesk@memortgage.com
 NMLS # 133519

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.432	104.432	104.338	4.250	101.276	101.276	101.031				
4.125	104.056	104.056	103.955	4.125	100.686	100.686	100.433				
4.000	103.636	103.636	103.588	4.000	101.298	101.298	101.150				
3.875	103.163	103.163	103.111	3.875	100.841	100.841	100.688				
3.750	102.788	102.788	102.737	3.750	100.471	100.471	100.320				
3.625	103.142	103.142	103.033	3.625	101.976	101.976	101.827				
3.500	102.848	102.848	102.733	3.500	101.648	101.648	101.493				
3.375	102.492	102.492	102.375	3.375	101.328	101.328	101.171				
3.250	101.951	101.951	101.826	3.250	100.804	100.804	100.639				
3.125	101.102	101.102	100.970	3.125	99.943	99.943	99.771				
3.000	100.736	100.736	100.627	3.000	99.362	99.362	99.200				
2.875	100.191	100.191	100.080	2.875	98.803	98.803	98.639				
2.750	99.346	99.346	99.232	2.750	97.964	97.964	97.796				
2.625	98.244	98.244	98.127	2.625	96.866	96.866	96.696				
2.500	97.092	97.092	96.975	2.500	95.747	95.747	95.577				

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

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