



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, May 3, 2021

Rate Sheet # 1

8:54 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.



Lock Desk Hours: 8am – 4:00pm PST

5/3/2021  
Effective Time:  
8:54:59 AM

Email: lockdesk@memortgage.com  
NMLS # 133519

Government															
GFFX30	GFFX25	FHA 30 Yr Fixed			GVPX30	GVPX25	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
4.250	105.875	105.875	105.681	4.250	105.179	105.179	104.985	4.250	106.499	106.499	106.249	4.250	107.251	107.251	107.001
4.125	105.698	105.698	105.525	4.125	104.827	104.827	104.654	4.125	107.251	107.251	107.001	4.125	107.251	107.251	107.001
4.000	105.236	105.236	105.063	4.000	104.378	104.378	104.205	4.000	106.473	106.473	106.223	4.000	106.473	106.473	106.223
3.875	105.458	105.458	105.285	3.875	104.472	104.472	104.392	3.875	105.615	105.615	105.365	3.875	105.615	105.615	105.365
3.750	105.507	105.507	105.416	3.750	104.569	104.569	104.359	3.750	105.091	105.091	104.841	3.750	105.091	105.091	104.841
3.625	105.194	105.194	105.041	3.625	104.191	104.191	103.981	3.625	105.230	105.230	104.980	3.625	105.230	105.230	104.980
3.500	104.825	104.825	104.693	3.500	103.800	103.800	103.729	3.500	104.970	104.970	104.720	3.500	104.970	104.970	104.720
3.375	104.501	104.501	104.349	3.375	103.417	103.417	103.298	3.375	104.506	104.506	104.256	3.375	104.506	104.506	104.256
3.250	104.808	104.808	104.632	3.250	103.754	103.754	103.544	3.250	104.230	104.230	103.980	3.250	104.230	104.230	103.980
3.125	104.668	104.668	104.566	3.125	103.568	103.568	103.466	3.125	103.818	103.818	103.716	3.125	103.818	103.818	103.716
3.000	104.397	104.397	104.294	3.000	103.297	103.297	103.194	3.000	103.547	103.547	103.444	3.000	103.547	103.547	103.444
2.875	103.919	103.919	103.817	2.875	102.819	102.819	102.717	2.875	103.069	103.069	102.967	2.875	103.069	103.069	102.967
2.750	103.535	103.535	103.433	2.750	102.435	102.435	102.333	2.750	102.685	102.685	102.583	2.750	102.685	102.685	102.583
2.625	102.209	102.209	102.128	2.625	101.859	101.859	101.778	2.625	102.109	102.109	102.028	2.625	102.109	102.109	102.028
2.500	101.787	101.787	101.706	2.500	101.437	101.437	101.356	2.500	101.687	101.687	101.606	2.500	101.687	101.687	101.606
2.375	101.317	101.317	101.236	2.375	100.967	100.967	100.886	2.375	101.217	101.217	101.136	2.375	101.217	101.217	101.136
2.250	100.836	100.836	100.755	2.250	100.486	100.486	100.405	2.250	100.736	100.736	100.655	2.250	100.736	100.736	100.655
GFFX15	FHA 15 Yr Fixed			GVPX15	VA 15 Yr Fixed			GVAL05	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				
4.375				4.375				3.875	96.714	96.714	96.597				
4.250	101.816	101.816	101.626	4.250	101.880	101.880	101.690	3.750	96.620	96.620	96.503				
4.125	104.199	104.199	104.199	4.125	104.010	104.010	103.841	3.625	98.812	98.812	98.695				
4.000	104.145	104.145	103.996	4.000	104.038	104.038	103.870	3.500	97.136	97.136	97.019				
3.875	103.979	103.979	103.905	3.875	103.943	103.943	103.775	3.375	96.679	96.679	96.562				
3.750	103.822	103.822	103.815	3.750	103.735	103.735	103.567	3.250	96.240	96.240	96.123				
3.625	103.485	103.485	103.337	3.625	103.200	103.200	103.052	3.125	97.579	97.579	97.462				
3.500	103.405	103.405	103.258	3.500	103.194	103.194	103.046	3.000	96.217	96.217	96.100				
3.375	102.982	102.982	102.834	3.375	102.874	102.874	102.726	2.875	95.608	95.608	95.491				
3.250	102.896	102.896	102.933	3.250	102.646	102.646	102.683								
3.125	103.308	103.308	103.182	3.125	102.894	102.894	102.767								
3.000	102.937	102.937	102.922	3.000	102.687	102.687	102.672								
2.875	102.693	102.693	102.678	2.875	102.443	102.443	102.428								
2.750	102.925	102.925	102.910	2.750	102.675	102.675	102.660								
GVAL05	VA 5/1 ARM			GVAL03	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				
3.875	96.464	96.464	96.347	3.125	95.468	95.468		3.125	95.218	95.218					
3.750	96.370	96.370	96.253	3.000	94.647	94.647		3.000	94.397	94.397					
3.625	98.562	98.562	98.445	2.875	93.839	93.839		2.875	93.714	93.714					
3.500	96.886	96.886	96.769	2.750	93.391	93.391		2.750	93.266	93.266					
3.375	96.429	96.429	96.312	2.625	94.824	94.824		2.625	94.574	94.574					
3.250	95.990	95.990	95.873	2.500	93.977	93.977		2.500	93.727	93.727					
3.125	97.329	97.329	97.212	2.375	93.284	93.284		2.375	93.034	93.034					
3.000	95.967	95.967	95.850	2.250	92.851	92.851		2.250	92.601	92.601					
2.875	95.358	95.358	95.241	2.125				2.125							
GFFX30HB	FHA 30 Yr Fixed HB			GVPX30HB	VA 30 Yr Fixed HB										
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.125	102.910	102.910	102.845	4.125	101.551	101.551	101.378								
4.000	102.369	102.369	102.304	4.000	101.377	101.377	101.204								
3.875	102.865	102.865	102.479	3.875	102.661	102.615	102.229								
3.750	104.181	104.181	103.772	3.750	103.931	103.931	103.522								
3.625	103.803	103.803	103.394	3.625	103.553	103.553	103.144								
3.500	103.413	103.413	103.003	3.500	103.163	103.163	102.753								
3.375	103.010	103.010	102.672	3.375	102.760	102.760	102.350								
3.250	103.647	103.647	103.238	3.250	103.397	103.397	102.988								
3.125	103.277	103.277	103.175	3.125	102.994	102.994	102.675								
3.000	103.196	103.196	103.093	3.000	102.696	102.696	102.593								
2.875	102.794	102.794	102.692	2.875	102.294	102.294	102.192								
2.750	102.344	102.344	102.242	2.750	101.844	101.844	101.742								
2.625	101.278	101.278	101.197	2.625	100.854	100.854	100.697								
2.500	100.926	100.926	100.845	2.500	100.426	100.426	100.345								
2.375	100.509	100.509	100.434	2.375	99.969	99.969	99.859								
2.250	100.095	100.095	100.019	2.250	99.516	99.516	99.435								
Streamline/IRRRL Product Codes															
GFFX30SL	FHA 30 Year Fixed Streamline	GVPX30IR	VA 30 Year IRRRL												
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVPX30IRHB	VA 30 Year IRRRL HB												
GFFX15SL	FHA 15 Year Fixed Streamline	GVPX15IR	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								



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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	104.000		4.750	101.375				
4.625	103.875		4.625	101.250				
4.500	103.750		4.500	101.125				
4.375	103.625		4.375	101.000				
4.250	103.375		4.250	100.750				
4.125	102.875		4.125	100.375				
4.000	102.625		4.000	100.125				
3.875	102.375		3.875	99.875				
3.750	102.000		3.750	99.500				
3.625	100.875		3.625	99.625				
3.500	100.625		3.500	99.375				
3.375	100.375		3.375	99.125				
3.250	100.125		3.250	98.875				

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>	



5/3/2021  
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NMLS # 133519

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.444	104.350	104.256	4.250	104.069	103.975	103.881				
4.125	104.358	104.265	104.171	4.125	103.983	103.890	103.796				
4.000	104.177	104.084	103.990	4.000	103.802	103.709	103.615				
3.875	103.959	103.865	103.771	3.875	103.584	103.490	103.396				
3.750	103.727	103.633	103.540	3.750	103.352	103.258	103.165				
3.625	103.309	103.215	103.121	3.625	102.934	102.840	102.746				
3.500	103.171	103.078	102.984	3.500	102.796	102.703	102.609				
3.375	102.884	102.790	102.696	3.375	102.509	102.415	102.321				
3.250	102.534	102.440	102.346	3.250	102.159	102.065	101.971				
3.125	103.290	103.197	103.103	3.125	102.915	102.822	102.728				
3.000	102.978	102.884	102.790	3.000	102.603	102.509	102.415				
2.875	102.583	102.490	102.396	2.875	102.208	102.115	102.021				
2.750	102.171	102.077	101.983	2.750	101.796	101.702	101.608				
2.625	101.579	101.485	101.391	2.625	101.204	101.110	101.016				
2.500	101.171	101.077	100.983	2.500	100.796	100.702	100.608				
2.375	100.727	100.633	100.539	2.375	100.352	100.258	100.164				
2.250	100.268	100.174	100.080	2.250	99.893	99.799	99.705				
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	103.438	103.344	103.251	3.500	103.188	103.094	103.001				
3.375	103.115	103.022	102.928	3.375	102.865	102.772	102.678				
3.250	102.780	102.686	102.593	3.250	102.530	102.436	102.343				
3.125	102.995	102.901	102.807	3.125	102.745	102.651	102.557				
3.000	102.649	102.555	102.461	3.000	102.399	102.305	102.211				
2.875	102.287	102.194	102.100	2.875	102.037	101.944	101.850				
2.750	101.916	101.823	101.729	2.750	101.666	101.573	101.479				
2.625	101.894	101.800	101.707	2.625	101.644	101.550	101.457				
2.500	101.518	101.424	101.330	2.500	101.268	101.174	101.080				
2.375	101.141	101.047	100.953	2.375	100.891	100.797	100.703				
2.250	100.762	100.668	100.575	2.250	100.512	100.418	100.325				
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	98.172	98.172	97.922	4.125	96.272	96.272	96.272				
4.000	98.179	98.179	97.929	4.000	96.279	96.279	96.279				
3.875	98.257	98.257	98.007	3.875	96.357	96.357	96.357				
3.750	98.224	98.224	97.974	3.750	96.324	96.324	96.324				
3.625	99.591	99.591	99.341	3.625	97.316	97.316	97.316				
3.500	99.556	99.556	99.306	3.500	97.406	97.406	97.406				
3.375	99.460	99.460	99.210	3.375	97.360	97.360	97.360				
3.250	99.364	99.364	99.114	3.250	97.339	97.339	97.339				

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



5/3/2021  
Effective Time:  
8:55:08 AM

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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	105.557	105.557	105.425	4.250	106.265	106.265	106.137	3.750	105.519	105.519	105.396				
4.000	105.351	105.351	105.215	4.125	105.820	105.820	105.687	3.625	105.406	105.406	105.371				
3.875	104.914	104.914	104.776	4.000	105.584	105.584	105.470	3.500	105.349	105.349	105.237				
3.750	104.785	104.785	104.642	3.875	105.214	105.214	105.099	3.375	105.056	105.056	104.943				
3.625	104.805	104.805	104.627	3.750	104.826	104.826	104.706	3.250	104.718	104.718	104.603				
3.500	104.594	104.594	104.417	3.625	105.212	105.212	105.138	3.125	104.296	104.296	104.215				
3.375	104.120	104.120	103.943	3.500	104.919	104.919	104.844	3.000	104.264	104.264	104.189				
3.250	103.575	103.575	103.398	3.375	104.417	104.417	104.342	2.875	103.866	103.866	103.790				
3.125	102.998	102.998	102.820	3.250	103.872	103.872	103.795	2.750	103.507	103.507	103.431				
3.000	102.683	102.683	102.529	3.125	103.190	103.190	103.137	2.625	103.012	103.012	102.936				
2.990	102.583	102.583	102.429	3.000	102.806	102.806	102.752	2.500	102.388	102.388	102.280				
2.875	101.934	101.934	101.781	2.875	102.252	102.252	102.197	2.375	102.128	102.128	102.048				
2.750	101.277	101.277	101.123	2.750	101.600	101.600	101.544	2.250	101.604	101.604	101.523				
2.625	99.874	99.874	99.783	2.625	100.770	100.770	100.722	2.125	100.956	100.956	100.874				
2.500	98.968	98.968	98.814	2.500	99.970	99.970	99.922	2.000	100.316	100.316	100.234				
2.375	98.397	98.397	98.243	2.375	99.524	99.524	99.475	1.990	100.216	100.216	100.134				
2.250	97.359	97.359	97.309	2.250	98.787	98.787	98.738	1.875	99.527	99.527	99.445				

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	105.367	105.367	105.280	4.250	103.076	103.076	102.901	3.875	103.344	103.344	103.219
3.750	105.221	105.221	105.147	4.125	103.953	103.953	103.852	3.750	103.383	103.383	103.258
3.625	104.929	104.929	104.879	4.000	103.514	103.514	103.389	3.625	103.658	103.658	103.533
3.500	105.023	105.023	104.929	3.875	103.110	103.110	102.985	3.500	103.516	103.516	103.391
3.375	104.823	104.823	104.728	3.750	102.623	102.623	102.498	3.375	103.273	103.273	103.148
3.250	104.434	104.434	104.335	3.625	104.017	104.017	103.892	3.250	103.101	103.101	102.976
3.125	104.426	104.426	104.386	3.500	103.715	103.715	103.590	3.125	102.949	102.949	102.824
3.000	104.466	104.466	104.391	3.375	103.357	103.357	103.232	3.000	102.870	102.870	102.745
2.875	104.051	104.051	103.976	3.250	102.843	102.843	102.718	2.875	102.501	102.501	102.376
2.750	103.667	103.667	103.591	3.125	102.083	102.083	101.958	2.750	102.477	102.477	102.352
2.625	103.310	103.310	103.234	3.000	101.368	101.368	101.243	2.625	102.041	102.041	101.916
2.500	102.841	102.841	102.760	2.875	100.865	100.865	100.740	2.500	101.456	101.456	101.331
2.375	102.398	102.398	102.319	2.750	100.152	100.152	100.027	2.375	101.133	101.133	101.008
2.250	101.935	101.935	101.854	2.625	99.357	99.357	99.232	2.250	100.623	100.623	100.498
2.125	101.271	101.271	101.189	2.500	98.399	98.399	98.274				
2.000	100.555	100.555	100.473	2.375	97.344	97.344	97.219				
1.875	99.786	99.786	99.705	2.250	96.492	96.492	96.367				

### 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

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



5/3/2021  
 Effective Time:  
 8:55:11 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	105.257	105.257	105.186	4.250	105.900	105.900	105.772	3.750	105.154	105.154	105.031	
4.000	105.051	105.051	104.915	4.125	105.455	105.455	105.322	3.625	105.173	105.173	105.123	
3.875	104.614	104.614	104.476	4.000	105.300	105.300	105.300	3.500	104.984	104.984	104.872	
3.750	104.485	104.485	104.342	3.875	105.094	105.094	104.994	3.375	104.691	104.691	104.578	
3.625	104.505	104.505	104.327	3.750	104.582	104.582	104.482	3.250	104.353	104.353	104.238	
3.500	104.294	104.294	104.117	3.625	104.847	104.847	104.773	3.125	103.931	103.931	103.850	
3.375	103.820	103.820	103.643	3.500	104.554	104.554	104.479	3.000	103.899	103.899	103.824	
3.250	103.275	103.275	103.098	3.375	104.052	104.052	103.977	2.875	103.501	103.501	103.425	
3.125	102.698	102.698	102.520	3.250	103.507	103.507	103.430	2.750	103.142	103.142	103.066	
3.000	102.383	102.383	102.229	3.125	102.825	102.825	102.772	2.625	102.647	102.647	102.571	
2.990	102.283	102.283	102.129	3.000	102.441	102.441	102.387	2.500	102.023	102.023	101.915	
2.875	101.634	101.634	101.481	2.875	101.887	101.887	101.832	2.375	101.763	101.763	101.683	
2.750	100.977	100.977	100.823	2.750	101.235	101.235	101.179	2.250	101.239	101.239	101.158	
2.625	99.574	99.574	99.483	2.625	100.459	100.459	100.357	2.125	100.591	100.591	100.509	
2.500	98.845	98.845	98.644	2.500	99.955	99.955	99.753	2.000	99.951	99.951	99.869	
2.375	98.225	98.225	98.023	2.375	99.418	99.418	99.216	1.990	99.851	99.851	99.769	
2.250	97.494	97.494	97.293	2.250	98.688	98.688	98.486	1.875	99.162	99.162	99.080	

AMFX10	AMFX30HB	AMFX15HB
Rate	Rate	Rate
3.875	102.661	102.661
3.750	103.588	103.588
3.625	103.149	103.149
3.500	102.745	102.745
3.375	102.258	102.258
3.250	103.652	103.652
3.125	103.350	103.350
3.000	102.992	102.992
2.875	102.478	102.478
2.750	101.718	101.718
2.625	101.003	101.003
2.500	100.500	100.500
2.375	99.787	99.787
2.250	98.992	98.992
2.125	98.034	98.034
2.000	96.979	96.979
1.875	96.127	96.127

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
AMFX30PLPMI	CF 30yr fix LPMI	AMFX30HBLPMI	CF 30yr fix High Balance LPMI
AMFX15PLPMI	CF 15yr fix LPMI	AMFX15HBLPMI	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	-2.250	-2.750	-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	<720	≥720
≤65	>80 & ≤95	-0.500 -0.250
>65 & ≤75	>80 & ≤95	-0.750 -0.500
>75 & ≤85	>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	0.110	0.120
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040

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

\*\*LPMI Adjustments subject to change at time of MI Approval



5/3/2021  
Effective Time:  
8:55:14 AM

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			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

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

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

\*Price Cap: 101.00

\*\* Loan must be Approved with appraisal to lock



5/3/2021  
Effective Time:  
8:55:18 AM

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

Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.085	105.085	104.919	4.250	102.720	102.720	102.486		
4.125	105.034	105.034	104.889	4.125	102.875	102.875	102.699		
4.000	104.789	104.789	104.645	4.000	102.625	102.625	102.449		
3.875	104.358	104.358	104.210	3.875	102.170	102.170	101.991		
3.750	103.978	103.978	103.824	3.750	101.833	101.833	101.648		
3.625	103.800	103.800	103.707	3.625	102.623	102.623	102.495		
3.500	103.367	103.367	103.274	3.500	102.248	102.248	102.120		
3.375	102.853	102.853	102.756	3.375	101.836	101.836	101.705		
3.250	102.292	102.292	102.190	3.250	101.336	101.336	101.199		
3.125	101.582	101.582	101.474	3.125	100.680	100.680	100.537		
3.000	100.957	100.957	100.882	3.000	99.929	99.929	99.820		
2.875	100.372	100.372	100.294	2.875	99.407	99.407	99.296		
2.750	99.700	99.700	99.616	2.750	98.804	98.804	98.686		
2.625	98.870	98.870	98.781	2.625	98.060	98.060	97.937		
2.500	97.991	97.991	97.935	2.500	97.265	97.265	97.136		

**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





5/3/2021  
Effective Time:  
8:55:21 AM

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

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.247	104.247	104.198	4.250	101.243	101.243	101.042				
4.125	103.874	103.874	103.821	4.125	100.653	100.653	100.449				
4.000	103.908	103.908	103.828	4.000	101.673	101.673	101.492				
3.875	103.438	103.438	103.356	3.875	101.217	101.217	101.035				
3.750	103.064	103.064	102.984	3.750	100.849	100.849	100.669				
3.625	103.515	103.515	103.375	3.625	102.249	102.249	102.063				
3.500	103.221	103.221	103.080	3.500	101.921	101.921	101.734				
3.375	102.866	102.866	102.722	3.375	101.603	101.603	101.412				
3.250	102.338	102.338	102.192	3.250	101.092	101.092	100.898				
3.125	101.484	101.484	101.335	3.125	100.225	100.225	100.029				
3.000	101.157	101.157	101.020	3.000	99.878	99.878	99.690				
2.875	100.617	100.617	100.478	2.875	99.344	99.344	99.155				
2.750	99.769	99.769	99.628	2.750	98.502	98.502	98.311				
2.625	98.682	98.682	98.539	2.625	97.419	97.419	97.227				
2.500	97.544	97.544	97.401	2.500	96.316	96.316	96.123				

**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



5/3/2021  
Effective Time:  
8:55:26 AM

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

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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

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

**General Adjustments**

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

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

**CONVENTIONAL LENDER FEE BUYOUT**

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