



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, May 4, 2021

Rate Sheet # 1

8:48 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.



5/4/2021
 Effective Time:
 8:48:25 AM

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

Government																																																																											
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed																																															
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																												
4.250	105.937	105.937	105.794	4.250	105.241	105.241	105.099	4.250	106.545	106.545	106.295	4.125	107.183	107.183	106.933	4.000	106.412	106.412	106.162	3.875	105.559	105.559	105.309	3.750	105.035	105.035	104.785	3.625	105.194	105.194	104.944	3.500	104.797	104.797	104.686	3.375	104.476	104.476	104.364	3.250	104.834	104.834	104.617	3.125	104.625	104.625	104.523	3.000	104.360	104.360	104.257	2.875	103.893	103.893	103.790	2.750	103.518	103.518	103.416	2.625	102.241	102.241	102.160	2.500	101.830	101.830	101.750	2.375	101.359	101.359	101.278	2.250	100.886	100.886	100.806
4.125	105.642	105.642	105.515	4.125	104.772	104.772	104.644	4.125	107.183	107.183	106.933	4.000	106.412	106.412	106.162	3.875	105.559	105.559	105.309	3.750	105.035	105.035	104.785	3.625	105.194	105.194	104.944	3.500	104.797	104.797	104.686	3.375	104.476	104.476	104.364	3.250	104.834	104.834	104.617	3.125	104.625	104.625	104.523	3.000	104.360	104.360	104.257	2.875	103.893	103.893	103.790	2.750	103.518	103.518	103.416	2.625	102.241	102.241	102.160	2.500	101.830	101.830	101.750	2.375	101.359	101.359	101.278	2.250	100.886	100.886	100.806				
4.000	105.187	105.187	105.060	4.000	104.328	104.328	104.201	4.000	106.412	106.412	106.162	3.875	105.559	105.559	105.309	3.750	105.035	105.035	104.785	3.625	105.194	105.194	104.944	3.500	104.797	104.797	104.686	3.375	104.476	104.476	104.364	3.250	104.834	104.834	104.617	3.125	104.625	104.625	104.523	3.000	104.360	104.360	104.257	2.875	103.893	103.893	103.790	2.750	103.518	103.518	103.416	2.625	102.241	102.241	102.160	2.500	101.830	101.830	101.750	2.375	101.359	101.359	101.278	2.250	100.886	100.886	100.806								
3.875	105.413	105.413	105.286	3.875	104.524	104.524	104.353	3.875	105.559	105.559	105.309	3.750	105.035	105.035	104.785	3.625	105.194	105.194	104.944	3.500	104.797	104.797	104.686	3.375	104.476	104.476	104.364	3.250	104.834	104.834	104.617	3.125	104.625	104.625	104.523	3.000	104.360	104.360	104.257	2.875	103.893	103.893	103.790	2.750	103.518	103.518	103.416	2.625	102.241	102.241	102.160	2.500	101.830	101.830	101.750	2.375	101.359	101.359	101.278	2.250	100.886	100.886	100.806												
3.750	105.496	105.496	105.341	3.750	104.646	104.646	104.491	3.750	105.035	105.035	104.785	3.625	105.194	105.194	104.944	3.500	104.935	104.935	104.685	3.375	104.472	104.472	104.222	3.250	104.196	104.196	103.946	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																
3.625	105.164	105.164	105.052	3.625	104.268	104.268	104.113	3.625	105.194	105.194	104.944	3.500	104.935	104.935	104.685	3.375	104.472	104.472	104.222	3.250	104.196	104.196	103.946	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																				
3.500	104.797	104.797	104.686	3.500	103.877	103.877	103.723	3.500	104.935	104.935	104.685	3.375	104.472	104.472	104.222	3.250	104.196	104.196	103.946	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																								
3.375	104.476	104.476	104.364	3.375	103.474	103.474	103.320	3.375	104.472	104.472	104.222	3.250	104.196	104.196	103.946	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																												
3.250	104.834	104.834	104.617	3.250	103.984	103.984	103.767	3.250	104.196	104.196	103.946	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																
3.125	104.625	104.625	104.523	3.125	103.581	103.581	103.423	3.125	103.775	103.775	103.673	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																				
3.000	104.360	104.360	104.257	3.000	103.260	103.260	103.157	3.000	103.510	103.510	103.407	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																								
2.875	103.893	103.893	103.790	2.875	102.793	102.793	102.690	2.875	103.043	103.043	102.940	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																												
2.750	103.518	103.518	103.416	2.750	102.418	102.418	102.316	2.750	102.668	102.668	102.566	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																																
2.625	102.241	102.241	102.160	2.625	101.891	101.891	101.810	2.625	102.141	102.141	102.060	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																																				
2.500	101.830	101.830	101.750	2.500	101.480	101.480	101.400	2.500	101.730	101.730	101.650	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																																								
2.375	101.359	101.359	101.278	2.375	101.009	101.009	100.928	2.375	101.259	101.259	101.178	2.250	100.786	100.786	100.706																																																												
2.250	100.886	100.886	100.806	2.250	100.536	100.536	100.456	2.250	100.786	100.786	100.706																																																																

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
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

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



5/4/2021
 Effective Time:
 8:48:28 AM

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

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	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	100.313				
4.000	102.625		4.000	100.063				
3.875	102.375		3.875	99.813				
3.750	102.000		3.750	99.438				
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"> 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>



5/4/2021
Effective Time:
8:48:31 AM

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

Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.249	104.156	104.062	4.250	103.874	103.781	103.687				
4.125	104.155	104.062	103.968	4.125	103.780	103.687	103.593				
4.000	103.974	103.880	103.787	4.000	103.599	103.505	103.412				
3.875	103.756	103.662	103.568	3.875	103.381	103.287	103.193				
3.750	103.524	103.430	103.336	3.750	103.149	103.055	102.961				
3.625	103.246	103.153	103.059	3.625	102.871	102.778	102.684				
3.500	103.109	103.015	102.921	3.500	102.734	102.640	102.546				
3.375	102.821	102.727	102.634	3.375	102.446	102.352	102.259				
3.250	102.471	102.378	102.284	3.250	102.096	102.003	101.909				
3.125	103.259	103.165	103.072	3.125	102.884	102.790	102.697				
3.000	102.947	102.853	102.759	3.000	102.572	102.478	102.384				
2.875	102.552	102.458	102.365	2.875	102.177	102.083	101.990				
2.750	102.139	102.046	101.952	2.750	101.764	101.671	101.577				
2.625	101.485	101.391	101.297	2.625	101.110	101.016	100.922				
2.500	101.077	100.983	100.889	2.500	100.702	100.608	100.514				
2.375	100.633	100.539	100.445	2.375	100.258	100.164	100.070				
2.250	100.174	100.080	99.987	2.250	99.799	99.705	99.612				
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	103.336	103.242	103.148	3.500	103.086	102.992	102.898				
3.375	103.013	102.919	102.825	3.375	102.763	102.669	102.575				
3.250	102.678	102.584	102.490	3.250	102.428	102.334	102.240				
3.125	102.884	102.791	102.697	3.125	102.634	102.541	102.447				
3.000	102.538	102.444	102.351	3.000	102.288	102.194	102.101				
2.875	102.177	102.083	101.989	2.875	101.927	101.833	101.739				
2.750	101.806	101.712	101.618	2.750	101.556	101.462	101.368				
2.625	101.843	101.750	101.656	2.625	101.593	101.500	101.406				
2.500	101.467	101.373	101.279	2.500	101.217	101.123	101.029				
2.375	101.090	100.996	100.903	2.375	100.840	100.746	100.653				
2.250	100.711	100.618	100.524	2.250	100.461	100.368	100.274				
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	97.897	97.897	97.647	4.125	95.997	95.997	95.997				
4.000	97.904	97.904	97.654	4.000	96.004	96.004	96.004				
3.875	97.982	97.982	97.732	3.875	96.082	96.082	96.082				
3.750	97.949	97.949	97.699	3.750	96.049	96.049	96.049				
3.625	99.607	99.607	99.357	3.625	97.332	97.332	97.332				
3.500	99.572	99.572	99.322	3.500	97.422	97.422	97.422				
3.375	99.476	99.476	99.226	3.375	97.376	97.376	97.376				
3.250	99.380	99.380	99.130	3.250	97.355	97.355	97.355				

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



5/4/2021
Effective Time:
8:48:34 AM

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

Conventional												
CAMFX30	CAMFX25	Clarity Conforming 30 Yr Fixed			CAMFX20	Clarity Conforming 20 Yr Fixed			CAMFX15	Clarity Conforming 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.549	105.549	105.552	4.250	106.185	106.185	106.271	3.750	105.513	105.513	105.363	
4.000	105.355	105.355	105.350	4.125	105.783	105.783	105.823	3.625	105.425	105.425	105.395	
3.875	104.911	104.911	104.909	4.000	105.614	105.614	105.605	3.500	105.350	105.350	105.211	
3.750	104.775	104.775	104.777	3.875	105.241	105.241	105.232	3.375	105.055	105.055	104.916	
3.625	104.812	104.812	104.634	3.750	104.845	104.845	104.841	3.250	104.714	104.714	104.576	
3.500	104.597	104.597	104.418	3.625	105.171	105.171	105.096	3.125	104.285	104.285	104.152	
3.375	104.129	104.129	103.951	3.500	104.893	104.893	104.816	3.000	104.178	104.178	104.101	
3.250	103.594	103.594	103.416	3.375	104.395	104.395	104.317	2.875	103.782	103.782	103.705	
3.125	103.029	103.029	102.851	3.250	103.851	103.851	103.776	2.750	103.424	103.424	103.345	
3.000	102.731	102.731	102.577	3.125	103.172	103.172	103.115	2.625	102.932	102.932	102.852	
2.990	102.631	102.631	102.477	3.000	102.759	102.759	102.698	2.500	102.419	102.419	102.289	
2.875	101.990	101.990	101.835	2.875	102.211	102.211	102.147	2.375	102.119	102.119	101.998	
2.750	101.342	101.342	101.188	2.750	101.562	101.562	101.497	2.250	101.603	101.603	101.473	
2.625	99.956	99.956	99.801	2.625	100.747	100.747	100.704	2.125	100.975	100.975	100.845	
2.500	99.002	99.002	98.847	2.500	100.069	100.069	99.859	2.000	100.356	100.356	100.226	
2.375	98.451	98.451	98.296	2.375	99.475	99.475	99.430	1.990	100.256	100.256	100.126	
2.250	97.329	97.329	97.282	2.250	98.753	98.753	98.707	1.875	99.513	99.513	99.430	

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
3.875	105.381	105.381	105.227	4.250	102.887	102.887	102.762	3.875	103.195	103.195	103.070
3.750	105.120	105.120	105.001	4.125	103.987	103.987	103.888	3.750	103.234	103.234	103.109
3.625	104.947	104.947	104.902	4.000	104.029	104.029	103.930	3.625	103.539	103.539	103.414
3.500	104.985	104.985	104.860	3.875	103.109	103.109	102.984	3.500	103.479	103.479	103.354
3.375	104.786	104.786	104.660	3.750	102.629	102.629	102.504	3.375	103.234	103.234	103.109
3.250	104.397	104.397	104.272	3.625	103.811	103.811	103.686	3.250	103.063	103.063	102.938
3.125	104.352	104.352	104.322	3.500	103.509	103.509	103.384	3.125	102.907	102.907	102.782
3.000	104.376	104.376	104.300	3.375	103.160	103.160	103.035	3.000	102.830	102.830	102.705
2.875	103.963	103.963	103.887	3.250	102.655	102.655	102.530	2.875	102.465	102.465	102.340
2.750	103.581	103.581	103.502	3.125	101.907	101.907	101.782	2.750	102.445	102.445	102.320
2.625	103.252	103.252	103.175	3.000	101.446	101.446	101.321	2.625	102.012	102.012	101.887
2.500	102.782	102.782	102.701	2.875	100.979	100.979	100.854	2.500	101.432	101.432	101.307
2.375	102.347	102.347	102.266	2.750	100.277	100.277	100.152	2.375	101.134	101.134	101.009
2.250	101.890	101.890	101.808	2.625	99.491	99.491	99.366	2.250	100.628	100.628	100.503
2.125	101.234	101.234	101.152	2.500	98.544	98.544	98.419				
2.000	100.530	100.530	100.449	2.375	97.493	97.493	97.368				
1.875	99.773	99.773	99.690	2.250	96.641	96.641	96.516				

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



5/4/2021
Effective Time:
8:48:39 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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	105.249	105.249	105.252	4.250	105.820	105.820	105.906	3.750	105.148	105.148	104.998				
4.000	105.055	105.055	105.050	4.125	105.418	105.418	105.458	3.625	105.136	105.136	105.059				
3.875	104.622	104.622	104.609	4.000	105.300	105.300	105.300	3.500	104.985	104.985	104.846				
3.750	104.475	104.475	104.477	3.875	105.172	105.172	105.037	3.375	104.690	104.690	104.551				
3.625	104.660	104.660	104.439	3.750	104.660	104.660	104.526	3.250	104.349	104.349	104.211				
3.500	104.297	104.297	104.118	3.625	104.806	104.806	104.731	3.125	103.920	103.920	103.787				
3.375	103.834	103.834	103.651	3.500	104.528	104.528	104.451	3.000	103.813	103.813	103.736				
3.250	103.294	103.294	103.116	3.375	104.076	104.076	103.952	2.875	103.417	103.417	103.340				
3.125	102.729	102.729	102.551	3.250	103.501	103.501	103.411	2.750	103.059	103.059	102.980				
3.000	102.431	102.431	102.277	3.125	102.863	102.863	102.750	2.625	102.567	102.567	102.487				
2.990	102.331	102.331	102.177	3.000	102.550	102.550	102.333	2.500	102.054	102.054	101.924				
2.875	101.690	101.690	101.535	2.875	102.096	102.096	101.875	2.375	101.754	101.754	101.633				
2.750	101.042	101.042	100.888	2.750	101.449	101.449	101.228	2.250	101.238	101.238	101.108				
2.625	99.787	99.787	99.566	2.625	100.678	100.678	100.458	2.125	100.610	100.610	100.480				
2.500	99.131	99.131	98.922	2.500	100.240	100.240	100.031	2.000	99.991	99.991	99.861				
2.375	98.510	98.510	98.301	2.375	99.703	99.703	99.494	1.990	99.891	99.891	99.761				
2.250	97.779	97.779	97.571	2.250	98.973	98.973	98.764	1.875	99.148	99.148	99.065				

AMFX10				AMFX30HB				AMFX15HB			
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	105.300	105.300	105.300	4.250	102.522	102.522	102.397	3.875	102.830	102.830	102.705
3.750	105.300	105.300	105.300	4.125	103.622	103.622	103.523	3.750	102.869	102.869	102.744
3.625	105.045	105.045	104.879	4.000	103.664	103.664	103.565	3.625	103.174	103.174	103.049
3.500	104.683	104.683	104.547	3.875	102.744	102.744	102.619	3.500	103.114	103.114	102.989
3.375	104.594	104.594	104.457	3.750	102.264	102.264	102.139	3.375	102.869	102.869	102.744
3.250	104.306	104.306	104.170	3.625	103.446	103.446	103.321	3.250	102.698	102.698	102.573
3.125	103.987	103.987	103.957	3.500	103.144	103.144	103.019	3.125	102.542	102.542	102.417
3.000	104.011	104.011	103.935	3.375	102.795	102.795	102.670	3.000	102.465	102.465	102.340
2.875	103.598	103.598	103.522	3.250	102.290	102.290	102.165	2.875	102.100	102.100	101.975
2.750	103.216	103.216	103.137	3.125	101.542	101.542	101.417	2.750	102.080	102.080	101.955
2.625	102.887	102.887	102.810	3.000	101.081	101.081	100.956	2.625	101.647	101.647	101.522
2.500	102.417	102.417	102.336	2.875	100.614	100.614	100.489	2.500	101.067	101.067	100.942
2.375	101.982	101.982	101.901	2.750	99.912	99.912	99.787	2.375	100.769	100.769	100.644
2.250	101.577	101.577	101.443	2.625	99.126	99.126	99.001	2.250	100.263	100.263	100.138
2.125	101.098	101.098	100.925	2.500	98.179	98.179	98.054				
2.000	100.495	100.495	100.321	2.375	97.128	97.128	97.003				
1.875	99.408	99.408	99.325	2.250	96.276	96.276	96.151				

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		
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

High Balance Loan Adjusters

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

General Adjustments

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

**Exempt are Loan balances <= 125,000

Loan Amount Adjustments

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

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

>25 Yr Term		Credit Scores							
Base LTV	Coverage	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

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



5/4/2021
Effective Time:
8:48:42 AM

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

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

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

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

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

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



5/4/2021
 Effective Time:
 8:48:46 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	104.989	104.989	105.098	4.250	102.558	102.558	102.666		
4.125	105.049	105.049	105.058	4.125	102.859	102.859	102.868		
4.000	104.807	104.807	104.817	4.000	102.612	102.612	102.621		
3.875	104.367	104.367	104.379	3.875	102.148	102.148	102.160		
3.750	103.977	103.977	103.994	3.750	101.800	101.800	101.817		
3.625	103.832	103.832	103.652	3.625	102.566	102.566	102.284		
3.500	103.393	103.393	103.213	3.500	102.190	102.190	102.010		
3.375	102.877	102.877	102.700	3.375	101.775	101.775	101.598		
3.250	102.316	102.316	102.144	3.250	101.274	101.274	101.102		
3.125	101.608	101.608	101.446	3.125	100.619	100.619	100.452		
3.000	101.035	101.035	100.880	3.000	99.957	99.957	99.803		
2.875	100.449	100.449	100.298	2.875	99.435	99.435	99.284		
2.750	99.778	99.778	99.631	2.750	98.833	98.833	98.687		
2.625	98.955	98.955	98.814	2.625	98.094	98.094	97.953		
2.500	98.124	98.124	97.915	2.500	97.308	97.308	97.173		

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



5/4/2021
Effective Time:
8:48:50 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	104.094	104.094	104.065	4.250	101.090	101.090	100.909				
4.125	103.726	103.726	103.693	4.125	100.506	100.506	100.321				
4.000	103.824	103.824	103.734	4.000	101.593	101.593	101.404				
3.875	103.364	103.364	103.272	3.875	101.148	101.148	100.957				
3.750	103.000	103.000	102.909	3.750	100.789	100.789	100.599				
3.625	103.458	103.458	103.301	3.625	102.077	102.077	101.867				
3.500	103.172	103.172	103.013	3.500	101.756	101.756	101.544				
3.375	102.824	102.824	102.662	3.375	101.444	101.444	101.229				
3.250	102.304	102.304	102.139	3.250	100.942	100.942	100.724				
3.125	101.465	101.465	101.296	3.125	100.089	100.089	99.868				
3.000	101.173	101.173	101.024	3.000	99.932	99.932	99.735				
2.875	100.645	100.645	100.494	2.875	99.411	99.411	99.212				
2.750	99.806	99.806	99.653	2.750	98.577	98.577	98.376				
2.625	98.726	98.726	98.572	2.625	97.502	97.502	97.300				
2.500	97.591	97.591	97.437	2.500	96.402	96.402	96.199				

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



5/4/2021
 Effective Time:
 8:48:54 AM

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

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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

General Adjustments

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

**Exempt are Loan balances ≤ 125,000

CONVENTIONAL LENDER FEE BUYOUT

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