

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, August 16, 2021

Rate Sheet # 1

8:46 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, AR, AZ, CA, CO, CT, DE, DC, FL, GA, IA, IL, IN, KS, KY,
LA, MA, MD, MI, MN, MO, MS, 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
 Email: lockdesk@memortgage.com
 NMLS # 133519

Effective Time:
 8/16/2021 9:26:07 AM

Government																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																		
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4.250	104.511	104.509	104.507	4.250	104.476	104.474	104.472	4.250	105.047	105.043	105.038	4.125	105.512	105.498	105.492	4.125	105.512	105.498	105.492	4.000	105.101	105.086	105.080	3.875	106.531	106.258	106.126	3.750	106.394	106.121	105.990	3.625	105.704	105.549	105.393	3.500	105.284	105.162	104.972	3.375	105.113	104.957	104.801	3.250	105.353	105.196	105.040	3.125	104.973	104.888	104.802	3.000	104.587	104.502	104.417	2.875	104.166	104.081	103.996	2.750	103.880	103.795	103.710	2.625	102.933	102.855	102.777	2.500	102.517	102.439	102.361	2.375	102.023	101.945	101.866	2.250	101.561	101.483	101.405	4.125	104.761	104.749	104.746	4.000	104.282	104.269	104.266	3.875	105.183	105.023	104.887	3.750	106.004	105.918	105.703	3.625	105.705	105.549	105.393	3.500	105.284	105.162	104.972	3.375	105.113	104.957	104.801	3.250	105.353	105.196	105.040	3.125	104.973	104.888	104.802	3.000	104.587	104.502	104.417	2.875	104.166	104.081	103.996	2.750	103.880	103.795	103.710	2.625	102.933	102.855	102.777	2.500	102.517	102.439	102.361	2.375	102.023	101.945	101.866	2.250	101.561	101.483	101.405	4.125	104.433	104.421	104.418	4.000	104.042	104.030	104.027	3.875	104.457	104.434	104.244	3.750	105.754	105.668	105.453	3.625	105.455	105.299	105.143	3.500	105.034	104.912	104.722	3.375	104.863	104.707	104.551	3.250	105.103	104.946	104.790	3.125	104.723	104.638	104.552	3.000	104.337	104.252	104.167	2.875	103.916	103.831	103.746	2.750	103.630	103.545	103.460	2.625	102.717	102.659	102.573	2.500	102.298	102.240	102.154	2.375	101.866	101.808	101.722	2.250	101.391	101.333	101.247	4.125	104.674	104.660	104.538	4.000	104.924	104.910	104.788	3.875	104.924	104.910	104.788	3.750	104.924	104.910	104.788	3.625	104.157	104.071	104.186	3.500	104.124	104.037	104.153	3.375	103.738	103.652	103.767	3.250	103.654	103.654	103.654	3.125	104.283	104.211	104.211	3.000	104.209	104.166	104.124	2.875	103.966	103.923	103.880	2.750	103.770	103.727	103.685	2.625	102.933	102.855	102.777	2.500	102.517	102.439	102.361	2.375	102.023	101.945	101.866	2.250	101.561	101.483	101.405	4.125	104.674	104.660	104.538	4.000	104.924	104.910	104.788	3.875	104.924	104.910	104.788	3.750	104.924	104.910	104.788	3.625	104.059	103.973	104.088	3.500	104.094	104.007	104.123	3.375	103.805	103.718	103.834	3.250	103.474	103.404	103.502	3.125	104.049	103.977	103.977	3.000	103.959	103.916	103.874	2.875	103.716	103.673	103.630	2.750	103.520	103.477	103.435	2.625	102.717	102.659	102.573	2.500	102.298	102.240	102.154	2.375	101.866	101.808	101.722	2.250	101.391	101.333	101.247	4.125	96.832	96.718	96.604	4.000	96.011	95.898	95.784	3.875	95.328	95.214	95.100	3.750	94.880	94.766	94.653	3.625	96.188	96.075	95.961	3.500	95.341	95.228	95.114	3.375	94.648	94.534	94.421	3.250	94.215	94.101	93.988	3.125	0.000	0.000	0.000	3.000	99.063	98.978	98.893	2.875	97.701	97.616	97.531	2.750	97.092	97.007	96.922	2.625	100.296	100.211	100.125	2.500	98.620	98.535	98.450	2.375	98.164	98.078	97.993	2.250	97.725	97.639	97.554	2.125	99.063	98.978	98.893	2.000	97.701	97.616	97.531	1.875	97.092	97.007	96.922	1.750	96.620	96.535	96.450	1.625	98.164	98.078	97.993	1.500	97.725	97.639	97.554	1.375	99.063	98.978	98.893	1.250	97.701	97.616	97.531	1.125	97.092	97.007	96.922	1.000	96.620	96.535	96.450	0.875	98.164	98.078	97.993	0.750	97.725	97.639	97.554	0.625	99.063	98.978	98.893	0.500	97.701	97.616	97.531	0.375	97.092	97.007	96.922	0.250	96.620	96.535	96.450	0.125	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639	97.554	0.000	99.063	98.978	98.893	0.000	97.701	97.616	97.531	0.000	97.092	97.007	96.922	0.000	96.620	96.535	96.450	0.000	98.164	98.078	97.993	0.000	97.725	97.639



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

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 8/16/2021 9:26:07 AM

theNADA FHA 100% PROGRAM					
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	
	Rate	30 Day		Rate	30 Day
	4.750	103.828		4.750	102.359
	4.625	103.703		4.625	102.234
	4.500	103.578		4.500	102.109
	4.375	103.453		4.375	101.984
	4.250	103.203		4.250	101.734
	4.125	102.703		4.125	101.234
	4.000	102.453		4.000	100.984
	3.875	102.203		3.875	100.734
	3.750	101.828		3.750	100.359
	3.625	100.703		3.625	99.234
	3.500	100.453		3.500	98.984
	3.375	100.203		3.375	98.734
	3.250	99.953		3.250	98.484

10 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

- 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)
- Brokers need a valid license to originate 2nds in the state of Michigan (MI)
 - Minimum FICO Score 580
 - Admin Fee is \$395 (2nd Lien)

Note: Loan must be U/W Approved status before you can request your lock.



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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	104.847	104.713	104.579	4.250	104.597	104.659	104.722				
4.125	104.223	104.089	103.955	4.125	103.973	103.926	103.879				
4.000	104.015	103.881	103.747	4.000	103.765	103.718	103.671				
3.875	103.796	103.662	103.528	3.875	103.546	103.499	103.452				
3.750	104.213	104.079	103.945	3.750	103.963	103.791	103.619				
3.625	104.142	104.008	103.874	3.625	103.892	103.720	103.548				
3.500	103.906	103.772	103.638	3.500	103.656	103.484	103.312				
3.375	103.616	103.482	103.348	3.375	103.366	103.194	103.022				
3.250	103.686	103.552	103.418	3.250	103.436	103.233	103.030				
3.125	103.574	103.440	103.306	3.125	103.324	103.121	102.918				
3.000	103.208	103.074	102.940	3.000	102.958	102.755	102.552				
2.875	102.813	102.679	102.546	2.875	102.563	102.360	102.157				
2.750	102.408	102.274	102.140	2.750	102.158	101.955	101.752				
2.625	102.050	101.916	101.782	2.625	101.800	101.613	101.613				
2.500	101.616	101.482	101.348	2.500	101.366	101.179	101.179				
2.375	101.173	101.039	100.905	2.375	100.923	100.735	100.735				
2.250	100.719	100.585	100.451	2.250	100.469	100.281	100.281				
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	104.603	104.603	104.619	3.500	104.353	104.353	104.369				
3.375	104.286	104.286	104.302	3.375	104.036	104.036	104.052				
3.250	104.893	104.893	104.799	3.250	104.643	104.643	104.549				
3.125	104.378	104.378	104.284	3.125	104.128	104.128	104.034				
3.000	104.042	104.042	103.948	3.000	103.792	103.792	103.698				
2.875	103.690	103.690	103.596	2.875	103.440	103.440	103.346				
2.750	103.328	103.328	103.234	2.750	103.078	103.078	102.984				
2.625	104.473	104.473	104.379	2.625	104.223	104.223	104.129				
2.500	104.098	104.098	104.004	2.500	103.848	103.848	103.754				
2.375	103.722	103.722	103.628	2.375	103.472	103.472	103.378				
2.250	103.346	103.346	103.252	2.250	103.096	103.096	103.002				
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				
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	101.439	101.292	101.144	4.125	101.189	101.042	100.894				
4.000	101.823	101.675	101.527	4.000	101.573	101.425	101.277				
3.875	102.032	102.009	101.819	3.875	101.782	101.759	101.569				
3.750	103.648	103.562	103.347	3.750	103.398	103.312	103.097				
3.625	103.324	103.190	103.012	3.625	103.074	102.940	102.762				
3.500	103.073	102.917	102.761	3.500	102.823	102.667	102.511				
3.375	102.622	102.466	102.310	3.375	102.372	102.216	102.060				
3.250	103.355	103.253	103.032	3.250	103.105	103.003	102.782				
3.125	102.958	102.856	102.635	3.125	102.708	102.606	102.385				
3.000	102.549	102.447	102.226	3.000	102.299	102.197	101.976				
2.875	102.127	102.025	101.804	2.875	101.877	101.775	101.554				
2.750	101.707	101.622	101.536	2.750	101.457	101.372	101.286				

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

High Balance FICO Adjusters

	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

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



Effective Time:
8/16/2021 9:26:07 AM

Lock Desk Hours: 8am – 4:00pm PST
Email: lockdesk@memortgage.com
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	105.992	105.953	105.843	4.250	106.462	106.489	106.497	3.750	105.563	105.563	105.538				
4.000	105.684	105.645	105.506	4.125	106.315	106.315	106.315	3.625	105.648	105.613	105.562				
3.875	105.309	105.270	105.150	4.000	106.315	106.315	106.259	3.500	106.258	106.172	106.156				
3.750	105.384	105.328	105.200	3.875	106.043	106.004	105.860	3.375	105.950	105.865	105.848				
3.625	105.725	105.616	105.412	3.750	105.594	105.554	105.411	3.250	105.586	105.500	105.484				
3.500	105.322	105.213	105.059	3.625	105.699	105.590	105.386	3.125	105.243	105.153	105.140				
3.375	104.967	104.857	104.703	3.500	105.339	105.229	104.998	3.000	104.951	104.897	104.813				
3.250	104.397	104.288	104.184	3.375	104.938	104.827	104.610	2.875	104.632	104.578	104.494				
3.125	103.995	103.886	103.732	3.250	104.517	104.408	104.204	2.750	104.277	104.222	104.138				
3.000	103.432	103.338	103.193	3.125	104.439	104.342	104.112	2.625	103.814	103.757	103.675				
2.875	102.926	102.832	102.686	3.000	104.039	103.943	103.713	2.500	103.389	103.318	103.194				
2.750	102.293	102.199	102.076	2.875	103.590	103.494	103.264	2.375	103.142	103.064	102.932				
2.625	101.278	101.179	101.092	2.750	103.022	102.928	102.732	2.250	102.686	102.608	102.476				
2.500	100.425	100.329	100.237	2.625	102.746	102.636	102.423	2.125	102.101	102.023	101.891				
2.375	99.775	99.681	99.586	2.500	102.318	102.209	101.996	2.000	101.505	101.427	101.295				
2.250	99.105	99.011	98.915	2.375	101.751	101.641	101.428	1.990	101.417	101.339	101.207				
				2.250	101.023	100.913	100.706	1.875	100.703	100.625	100.542				

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	106.315	106.315	106.315	4.250	103.334	103.209	103.084	3.875	103.027	102.902	102.777
3.750	106.190	106.190	106.063	4.125	104.274	104.149	104.024	3.750	102.693	102.568	102.443
3.625	105.792	105.792	105.660	4.000	103.915	103.790	103.665	3.625	105.134	105.034	104.934
3.500	105.872	105.821	105.778	3.875	103.560	103.435	103.310	3.500	104.744	104.644	104.544
3.375	105.847	105.804	105.755	3.750	103.182	103.057	102.932	3.375	104.440	104.340	104.240
3.250	105.544	105.501	105.452	3.625	103.874	103.749	103.624	3.250	104.074	103.974	103.874
3.125	105.146	105.104	105.054	3.500	103.651	103.551	103.451	3.125	103.830	103.730	103.630
3.000	104.714	104.643	104.578	3.375	103.287	103.187	103.087	3.000	103.476	103.376	103.276
2.875	104.688	104.617	104.542	3.250	102.740	102.640	102.540	2.875	103.233	103.133	103.033
2.750	104.346	104.275	104.201	3.125	102.441	102.341	102.241	2.750	102.911	102.811	102.711
2.625	103.924	103.853	103.778	3.000	101.956	101.856	101.756	2.625	102.866	102.766	102.666
2.500	103.419	103.348	103.273	2.875	101.559	101.459	101.359	2.500	102.283	102.183	102.083
2.375	103.398	103.320	103.237	2.750	100.922	100.822	100.722	2.375	102.071	101.971	101.871
2.250	103.029	102.951	102.868	2.625	99.957	99.832	99.707	2.250	101.699	101.599	101.499
2.125	102.544	102.466	102.383	2.500	99.107	98.982	98.857				
2.000	101.936	101.857	101.774	2.375	98.196	98.071	97.946				
1.875	101.226	101.148	101.065	2.250	97.261	97.136	97.011				

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
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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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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	105.992	105.953	105.843	4.250	106.462	106.489	106.497	3.750	105.563	105.563	105.538				
4.000	105.684	105.645	105.506	4.125	106.315	106.315	106.315	3.625	105.648	105.613	105.562				
3.875	105.309	105.270	105.150	4.000	106.315	106.315	106.259	3.500	106.258	106.172	106.156				
3.750	105.384	105.338	105.200	3.875	106.043	106.004	105.860	3.375	105.950	105.865	105.848				
3.625	105.725	105.616	105.412	3.750	105.594	105.554	105.411	3.250	105.586	105.500	105.484				
3.500	105.322	105.213	105.059	3.625	105.699	105.590	105.386	3.125	105.243	105.153	105.140				
3.375	104.967	104.857	104.703	3.500	105.339	105.229	104.998	3.000	104.951	104.897	104.813				
3.250	104.397	104.288	104.184	3.375	104.938	104.827	104.610	2.875	104.632	104.578	104.494				
3.125	103.995	103.886	103.732	3.250	104.517	104.408	104.204	2.750	104.277	104.222	104.138				
3.000	103.432	103.338	103.193	3.125	104.439	104.342	104.112	2.625	103.814	103.757	103.675				
2.990	103.382	103.288	103.143	3.000	104.039	103.943	103.713	2.500	103.389	103.318	103.194				
2.875	102.926	102.832	102.686	2.875	103.590	103.494	103.264	2.375	103.142	103.064	102.932				
2.750	102.293	102.199	102.076	2.750	103.022	102.928	102.732	2.250	102.686	102.608	102.476				
2.625	101.278	101.179	101.092	2.625	102.746	102.636	102.423	2.125	102.101	102.023	101.891				
2.500	100.425	100.329	100.237	2.500	102.318	102.209	101.996	2.000	101.505	101.427	101.295				
2.375	99.775	99.681	99.586	2.375	101.751	101.641	101.428	1.990	101.417	101.339	101.207				
2.250	99.105	99.011	98.915	2.250	101.023	100.913	100.706	1.875	100.703	100.625	100.542				

FHLMC Codes															
AMFX30				AMFX25				AMFX20				AMFX15			
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	106.315	106.315	106.315	4.250	103.209	103.084	102.959	3.875	102.902	102.777	102.652				
3.750	106.190	106.190	106.063	4.125	104.149	104.024	103.899	3.750	102.568	102.443	102.318				
3.625	105.792	105.792	105.660	4.000	103.790	103.665	103.540	3.625	105.009	104.909	104.809				
3.500	105.872	105.821	105.778	3.875	103.435	103.310	103.185	3.500	104.619	104.519	104.419				
3.375	105.847	105.804	105.755	3.750	103.057	102.932	102.807	3.375	104.315	104.215	104.115				
3.250	105.544	105.501	105.452	3.625	103.749	103.624	103.517	3.250	103.949	103.849	103.749				
3.125	105.146	105.104	105.054	3.500	103.526	103.426	103.326	3.125	103.705	103.605	103.505				
3.000	104.714	104.643	104.578	3.375	103.162	103.062	102.962	3.000	103.351	103.251	103.151				
2.875	104.688	104.617	104.542	3.250	102.615	102.515	102.415	2.875	103.108	103.008	102.908				
2.750	104.346	104.275	104.201	3.125	102.316	102.216	102.116	2.750	102.786	102.686	102.586				
2.625	103.924	103.853	103.778	3.000	101.831	101.731	101.631	2.625	102.741	102.641	102.541				
2.500	103.419	103.348	103.273	2.875	101.434	101.334	101.234	2.500	102.158	102.058	101.958				
2.375	103.398	103.320	103.237	2.750	100.797	100.697	100.597	2.375	101.946	101.846	101.746				
2.250	103.029	102.951	102.868	2.625	99.832	99.707	99.582	2.250	101.574	101.474	101.374				
2.125	102.544	102.466	102.383	2.500	98.982	98.857	98.732								
2.000	101.936	101.857	101.774	2.375	98.071	97.946	97.821								
1.875	101.226	101.148	101.065	2.250	97.136	97.011	96.886								

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	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									

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				
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	-0.750				
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				

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	-6.420	-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				
	6%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190				
85 - & Below	12%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280				

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

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



Effective Time:
8/16/2021 9:26:07 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750	0.000	0.000			
4.625			4.625	0.000	0.000			
4.500	0.000	0.000	4.500	0.000	0.000			
4.375	0.000	0.000	4.375	0.000	0.000			
4.250	102.375	102.250	4.250	100.625	100.500			
4.125	102.250	102.125	4.125	100.375	100.250			
4.000	102.125	102.000	4.000	100.125	100.000			
3.875	102.000	101.875	3.875	99.750	99.625			
3.750	101.875	101.750	3.750	99.375	99.250			
3.625	101.625	101.500	3.625	98.875	98.750			
3.500	101.375	101.250	3.500	98.375	98.250			
3.375	100.625	100.500	3.375	97.625	97.500			
3.250	100.125	100.000	3.250	96.750	96.625			
3.125	99.875	99.750	3.125					
3.000	99.375	99.250	3.000					
2.875	0.000	0.000	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	0.000	0.000	4.750	0.000	0.000	4.750	0.000	0.000
4.625	0.000	0.000	4.625	0.000	0.000	4.625	0.000	0.000
4.500	0.000	0.000	4.500	0.000	0.000	4.500	0.000	0.000
4.375	0.000	0.000	4.375	0.000	0.000	4.375	0.000	0.000
4.250	0.000	0.000	4.250	0.000	0.000	4.250	96.875	96.750
4.125	0.000	0.000	4.125	0.000	0.000	4.125	96.625	96.500
4.000	0.000	0.000	4.000	98.500	98.375	4.000	96.375	96.250
3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000
3.750	98.500	98.375	3.750	98.375	98.250	3.750	95.750	95.625
3.625	98.375	98.250	3.625	98.250	98.125	3.625	95.375	95.250
3.500	98.250	98.125	3.500	98.125	98.000	3.500	94.875	94.750
3.375	98.125	98.000	3.375	97.875	97.750	3.375	94.375	94.250
3.250			3.250	97.625	97.500	3.250		
3.125			3.125			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



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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	105.409	105.257	105.320	4.250	102.847	102.658	102.704		
4.125	105.251	105.122	105.135	4.125	103.623	103.499	103.487		
4.000	104.990	104.861	104.875	4.000	103.331	103.208	103.196		
3.875	104.663	104.535	104.548	3.875	102.968	102.842	102.832		
3.750	104.308	104.179	104.193	3.750	102.624	102.491	102.486		
3.625	104.611	104.520	104.404	3.625	103.398	103.315	103.174		
3.500	104.351	104.260	104.145	3.500	103.148	103.075	103.026		
3.375	103.893	103.803	103.695	3.375	102.722	102.654	102.601		
3.250	103.385	103.295	103.224	3.250	102.267	102.204	102.147		
3.125	102.806	102.716	102.607	3.125	101.721	101.647	101.509		
3.000	102.325	102.251	102.131	3.000	101.243	101.183	101.067		
2.875	101.795	101.720	101.601	2.875	100.798	100.735	100.600		
2.750	101.182	101.109	100.989	2.750	100.230	100.161	100.024		
2.625	100.380	100.307	100.188	2.625	99.573	99.498	99.365		
2.500	99.596	99.538	99.384	2.500	98.807	98.725	98.596		

HomeReady Adjustments

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

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

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPSC Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	105.409	105.257	105.320	4.250	102.862	102.645	102.709				
4.125	105.251	105.122	105.135	4.125	103.081	102.908	102.921				
4.000	104.990	104.861	104.875	4.000	102.977	102.956	102.998				
3.875	104.663	104.535	104.548	3.875	102.626	102.605	102.649				
3.750	104.308	104.179	104.193	3.750	102.210	102.171	102.215				
3.625	104.611	104.520	104.404	3.625	102.900	102.754	102.638				
3.500	104.351	104.260	104.145	3.500	103.148	103.075	103.026				
3.375	103.893	103.803	103.695	3.375	102.722	102.654	102.601				
3.250	103.385	103.295	103.224	3.250	102.267	102.204	102.147				
3.125	102.806	102.716	102.607	3.125	101.530	101.472	101.411				
3.000	102.325	102.251	102.131	3.000	101.165	101.110	101.067				
2.875	101.795	101.720	101.601	2.875	100.698	100.648	100.600				
2.750	101.182	101.109	100.989	2.750	100.063	100.019	99.967				
2.625	100.380	100.307	100.188	2.625	99.092	98.978	98.858				
2.500	99.596	99.538	99.384	2.500	98.085	97.971	97.852				

Home Possible Adjustments

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

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

LLPAs by Product Feature

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

Loans with Secondary Financing

All Loans with Sub Financing	-0.500
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Loan Amount Adjustments

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

HomeReady Cumulative LLPA Cap

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

CONVENTIONAL LENDER FEE BUYOUT

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



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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

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

General Adjustments

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

**Exempt are Loan balances ≤ 125,000

CONVENTIONAL LENDER FEE BUYOUT

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