

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, August 19, 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:
 8/19/2021 8:16:47 AM

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	104.263	104.261	104.259	4.250	104.227	104.225	104.223	4.250	104.799	104.795	104.791		4.125	104.637	104.627	104.624	4.125	105.447	105.401	105.396		4.125	105.447	105.401	105.396	4.000	105.088	105.041	105.000	4.000	105.088	105.041	105.000
4.125	104.637	104.627	104.624	4.125	104.305	104.295	104.292	4.125	105.447	105.401	105.396		4.000	104.171	104.161	104.158	4.000	103.931	103.921	103.918		4.000	105.088	105.041	105.000	3.875	105.163	105.054	105.071	3.875	106.481	106.231	106.125
4.000	104.171	104.161	104.158	4.000	103.931	103.921	103.918	4.000	105.088	105.041	105.000		3.750	105.867	105.778	105.587	3.750	105.617	105.528	105.337		3.750	106.347	106.097	105.991	3.750	105.867	105.778	105.587	3.750	106.347	106.097	105.991
3.875	105.163	105.054	105.071	3.875	104.466	104.419	104.244	3.875	106.481	106.231	106.125		3.625	105.707	105.562	105.424	3.625	105.451	105.312	105.174		3.625	107.118	106.897	106.807	3.625	105.707	105.562	105.424	3.625	107.118	106.897	106.807
3.750	105.867	105.778	105.587	3.750	105.617	105.528	105.337	3.750	106.347	106.097	105.991		3.500	105.277	105.139	105.000	3.500	105.027	104.889	104.750		3.500	106.579	106.358	106.268	3.500	105.277	105.139	105.000	3.500	106.579	106.358	106.268
3.625	105.707	105.562	105.424	3.625	105.451	105.312	105.174	3.625	106.097	105.991	105.918		3.375	105.102	104.963	104.825	3.375	104.852	104.713	104.575		3.375	106.345	106.124	106.034	3.375	105.102	104.963	104.825	3.375	106.345	106.124	106.034
3.500	105.277	105.139	105.000	3.500	105.027	104.889	104.750	3.500	106.097	105.991	105.918		3.250	104.918	104.831	104.743	3.250	105.045	104.906	104.768		3.250	105.799	105.578	105.488	3.250	104.918	104.831	104.743	3.250	105.799	105.578	105.488
3.375	105.102	104.963	104.825	3.375	104.852	104.713	104.575	3.375	106.345	106.124	106.034		3.125	104.528	104.441	104.353	3.125	104.668	104.581	104.493		3.125	105.380	105.242	105.168	3.125	104.528	104.441	104.353	3.125	105.380	105.242	105.168
3.250	105.295	105.156	105.018	3.250	105.045	104.906	104.768	3.250	106.097	105.991	105.918		3.000	104.528	104.441	104.353	3.000	104.278	104.191	104.103		3.000	105.020	104.882	104.807	3.000	104.528	104.441	104.353	3.000	105.020	104.882	104.807
3.125	104.918	104.831	104.743	3.125	104.668	104.581	104.493	3.125	106.345	106.124	106.034		2.875	104.100	104.012	103.925	2.875	103.850	103.762	103.675		2.875	104.742	104.605	104.530	2.875	104.100	104.012	103.925	2.875	104.742	104.605	104.530
3.000	104.528	104.441	104.353	3.000	104.278	104.191	104.103	3.000	105.020	104.882	104.807		2.750	103.805	103.718	103.630	2.750	103.555	103.468	103.380		2.750	104.139	104.002	103.927	2.750	103.805	103.718	103.630	2.750	104.139	104.002	103.927
2.875	104.100	104.012	103.925	2.875	103.850	103.762	103.675	2.875	104.742	104.605	104.530		2.625	102.808	102.728	102.648	2.625	102.620	102.547	102.458		2.625	102.808	102.728	102.648	2.625	102.808	102.728	102.648	2.625	102.808	102.728	102.648
2.750	103.805	103.718	103.630	2.750	103.555	103.468	103.380	2.750	104.139	104.002	103.927		2.500	102.385	102.305	102.225	2.500	102.212	102.139	102.050		2.500	102.385	102.305	102.225	2.500	102.385	102.305	102.225	2.500	102.385	102.305	102.225
2.625	102.808	102.728	102.648	2.625	102.620	102.547	102.458	2.625	104.139	104.002	103.927		2.375	101.877	101.795	101.715	2.375	101.756	101.683	101.594		2.375	101.877	101.795	101.715	2.375	101.877	101.795	101.715	2.375	101.877	101.795	101.715
2.500	102.385	102.305	102.225	2.500	102.212	102.139	102.050	2.500	104.139	104.002	103.927		2.250	101.418	101.329	101.244	2.250	101.284	101.211	101.122		2.250	101.418	101.329	101.244	2.250	101.418	101.329	101.244	2.250	101.418	101.329	101.244

GFFX15				FHA 15 Yr Fixed					GVFX15				VA 15 Yr Fixed					GFAL05				FHA 5/1 ARM														
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day							
4.375				4.375					3.875	98.514	98.412	98.310		4.250				4.250					3.750	98.421	98.319	98.216		4.125	104.953	104.944	104.822		3.625	100.694	100.607	100.519
4.250				4.250					3.750	98.421	98.319	98.216		4.000	104.953	104.944	104.822	4.000	104.703	104.694	104.572		3.500	99.018	98.931	98.843		3.875	104.953	104.944	104.822		3.500	99.018	98.931	98.843
4.125	104.953	104.944	104.822	4.125					3.625	98.562	98.474	98.387		3.750	104.953	104.944	104.822	3.750	104.703	104.694	104.572		3.375	98.562	98.474	98.387		3.750	104.953	104.944	104.822		3.250	98.123	98.035	97.948
4.000	104.953	104.944	104.822	4.000	104.703	104.694	104.572		3.500	98.123	98.035	97.948		3.625	104.083	103.997	104.111	3.625	103.986	103.900	104.014		3.125	99.461	99.374	99.286		3.625	104.083	103.997	104.111		3.125	99.461	99.374	99.286
3.875	104.953	104.944	104.822	3.875	104.703	104.694	104.572		3.375	98.562	98.474	98.387		3.500	104.044	103.958	104.072	3.500	104.015	103.929	104.044		3.000	98.099	98.012	97.924		3.500	104.044	103.958	104.072		3.000	98.099	98.012	97.924
3.750	104.953	104.944	104.822	3.750	104.703	104.694	104.572		3.250	98.123	98.035	97.948		3.375	103.656	103.601	103.684	3.375	103.723	103.637	103.751		2.875	97.490	97.403	97.315		3.375	103.656	103.601	103.684		2.875	97.490	97.403	97.315
3.625	104.083	103.997	104.111	3.625	103.986	103.900	104.014		3.125	99.461	99.374	99.286		3.250	103.714	103.707	103.700	3.250	103.464	103.457	103.450		2.750	97.240	97.153	97.065		3.250	103.714	103.707	103.700		2.750	97.240	97.153	97.065
3.500	104.044	103.958	104.072	3.500	104.015	103.929	104.044		3.000	98.099	98.012	97.924		3.125	104.257	104.177	104.183	3.125	104.024	103.944	103.951		2.625	97.625	97.538	97.451		3.125	104.257	104.177	104.183		2.625	97.625	97.538	97.451
3.375	103.656	103.601	103.684	3.375	103.723	103.637	103.751		3.000	98.099	98.012	97.924		3.000	104.320	104.276	104.233	3.000	104.070	104.026	103.983		2.500	101.877	101.795	101.715		3.000	104.320	104.276	104.233		2.500	101.877	101.795	101.715
3.250	103.714	103.707	103.700	3.250	103.464	103.457	103.450		2.875	97.490	97.403	97.315		2.875	104.070	104.026	103.983	2.875	103.820	103.777	103.733		2.375	101.877	101.795	101.715		2.875	104.070	104.026	103.983		2.375	101.877	101.795	101.715
3.125	104.257	104.177	104.183	3.125	104.024	103.944	103.951		2.750	97.240	97.153	97.065		2.750	103.820	103.777	103.733	2.750	103.618	103.574	103.530		2.250	101.418	101.329	101.244		2.750	103.820	103.777	103.733		2.250	101.418	101.329	101.244
3.000	104.320	104.276	104.233	3.000	104.070	104.026	103.983		2.625	97.625	97.538	97.451		2.625	103.820	103.777	103.733	2.625	103.618	103.574	103.530		2.125	0.000	0.000	0.000		2.625	103.820	103.777	103.733		2.125	0.000	0.000	0.000
2.875	104.070	104.027	103.983	2.875	103.820	103.777	103.733		2.500	98.099	98.012	97.924		2.500	103.820	103.777	103.733	2.500	103.618	103.574	103.530		2.125	0.000	0.000	0.000		2.500	103.820	103.777	103.733		2.125	0.000	0.000	0.000
2.750	103.868	103.824	103.780	2.750	103.618	103.574	103.530		2.375	97.490	97.403	97.315		2.375	103.820	103.777	103.733	2.375	103.618	103.574	103.530		2.125	0.000	0.000	0.000		2.375	103.820	103.777	103.733		2.125	0.000	0.000	0.000

GVAL05				VA 5/1 ARM					GFAL03				FHA 3/1 ARM					GVAL03				VA 3/1 ARM							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day		Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	98.2																												



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

Effective Time:
 8/19/2021 8:16:47 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	103.469		4.750	100.344
	4.625	103.344		4.625	100.219
	4.500	103.219		4.500	100.094
	4.375	103.094		4.375	99.969
	4.250	102.844		4.250	99.719
	4.125	102.344		4.125	99.969
	4.000	102.094		4.000	99.719
	3.875	101.844		3.875	99.469
	3.750	101.469		3.750	99.094
	3.625	100.344		3.625	98.781
	3.500	100.094		3.500	98.531
	3.375	99.844		3.375	98.281
	3.250	99.594		3.250	98.031

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	104.878	104.744	104.610	4.250	104.628	104.628	104.894				
4.125	104.269	104.135	104.002	4.125	104.019	104.019	103.926				
4.000	104.062	103.928	103.794	4.000	103.812	103.812	103.718				
3.875	103.843	103.709	103.575	3.875	103.593	103.593	103.499				
3.750	103.963	103.829	103.695	3.750	103.713	103.713	103.541				
3.625	103.892	103.758	103.624	3.625	103.642	103.642	103.470				
3.500	103.656	103.522	103.388	3.500	103.406	103.406	103.234				
3.375	103.366	103.232	103.098	3.375	103.116	103.116	102.944				
3.250	103.530	103.396	103.262	3.250	103.280	103.280	103.108				
3.125	103.418	103.284	103.150	3.125	103.168	103.168	102.996				
3.000	103.052	102.918	102.784	3.000	102.802	102.802	102.630				
2.875	102.657	102.523	102.389	2.875	102.407	102.407	102.235				
2.750	102.252	102.118	101.984	2.750	102.002	102.002	101.830				
2.625	102.034	101.900	101.766	2.625	101.784	101.784	101.628				
2.500	101.600	101.466	101.332	2.500	101.350	101.350	101.194				
2.375	101.156	101.023	100.889	2.375	100.906	100.906	100.750				
2.250	100.702	100.568	100.434	2.250	100.452	100.452	100.296				
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	104.588	3.500	104.353	104.353	104.338				
3.375	104.286	104.286	104.271	3.375	104.036	104.036	104.021				
3.250	104.940	104.940	104.846	3.250	104.690	104.690	104.596				
3.125	104.425	104.425	104.331	3.125	104.175	104.175	104.081				
3.000	104.089	104.089	103.995	3.000	103.839	103.839	103.745				
2.875	103.737	103.737	103.643	2.875	103.487	103.487	103.393				
2.750	103.375	103.375	103.281	2.750	103.125	103.125	103.031				
2.625	103.113	103.113	102.973	2.625	102.863	102.863	102.723				
2.500	102.738	102.738	102.598	2.500	102.488	102.488	102.348				
2.375	102.362	102.362	102.222	2.375	102.112	102.112	101.972				
2.250	101.987	101.987	101.846	2.250	101.737	101.737	101.596				
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	101.787	101.612	101.437	4.125	101.537	101.362	101.187				
4.000	102.170	101.995	101.820	4.000	101.920	101.745	101.570				
3.875	102.041	101.994	101.819	3.875	101.791	101.744	101.569				
3.750	103.385	103.296	103.106	3.750	103.135	103.046	102.856				
3.625	103.320	103.181	103.043	3.625	103.070	102.931	102.793				
3.500	103.066	102.928	102.789	3.500	102.816	102.678	102.539				
3.375	102.611	102.472	102.334	3.375	102.361	102.222	102.084				
3.250	103.258	103.156	102.956	3.250	103.008	102.906	102.706				
3.125	102.861	102.759	102.559	3.125	102.611	102.509	102.309				
3.000	102.452	102.350	102.150	3.000	102.202	102.100	101.900				
2.875	102.030	101.928	101.728	2.875	101.780	101.678	101.478				
2.750	101.632	101.544	101.457	2.750	101.382	101.294	101.207				

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



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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	105.888	105.856	105.763	4.250	106.352	106.382	106.415	3.750	105.612	105.605	105.605				
4.000	105.579	105.536	105.426	4.125	106.315	106.315	106.315	3.625	105.774	105.769	105.748				
3.875	105.218	105.174	105.139	4.000	106.215	106.172	106.087	3.500	106.200	106.099	106.063				
3.750	105.286	105.227	105.115	3.875	105.907	105.863	105.754	3.375	105.887	105.786	105.750				
3.625	105.702	105.587	105.372	3.750	105.545	105.500	105.367	3.250	105.523	105.422	105.387				
3.500	105.293	105.185	104.995	3.625	105.679	105.571	105.380	3.125	105.184	105.084	105.051				
3.375	104.873	104.771	104.619	3.500	105.346	105.233	105.043	3.000	104.886	104.809	104.725				
3.250	104.342	104.234	104.115	3.375	104.959	104.851	104.661	2.875	104.568	104.492	104.408				
3.125	103.911	103.809	103.657	3.250	104.523	104.415	104.225	2.750	104.215	104.138	104.056				
3.000	103.295	103.201	103.058	3.125	104.476	104.375	104.193	2.625	103.764	103.688	103.608				
2.875	102.795	102.701	102.557	3.000	104.090	103.996	103.814	2.500	103.382	103.313	103.196				
2.750	102.165	102.073	101.983	2.875	103.637	103.543	103.360	2.375	102.997	102.921	102.796				
2.625	101.177	101.090	101.000	2.750	103.088	102.994	102.811	2.250	102.545	102.468	102.344				
2.500	100.323	100.236	100.146	2.625	102.736	102.632	102.433	2.125	101.963	101.887	101.762				
2.375	99.662	99.574	99.477	2.500	102.311	102.207	102.008	2.000	101.371	101.295	101.170				
2.250	98.993	98.905	98.808	2.375	101.732	101.628	101.429	1.990	101.283	101.207	101.082				
				2.250	101.055	100.953	100.763	1.875	100.603	100.529	100.451				

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	104.455	104.451	104.350	3.875	104.591	104.578	104.484
3.750	106.257	106.244	106.150	4.125	104.642	104.610	104.517	3.750	104.369	104.356	104.263
3.625	105.850	105.837	105.744	4.000	104.311	104.279	104.186	3.625	104.062	104.049	103.956
3.500	105.852	105.806	105.704	3.875	104.000	103.956	103.833	3.500	104.795	104.749	104.609
3.375	105.775	105.733	105.679	3.750	103.610	103.566	103.442	3.375	104.606	104.560	104.420
3.250	105.472	105.430	105.375	3.625	104.524	104.409	104.194	3.250	104.329	104.283	104.143
3.125	105.074	105.033	104.978	3.500	104.135	104.027	103.837	3.125	103.985	103.938	103.799
3.000	104.708	104.634	104.524	3.375	103.730	103.622	103.432	3.000	104.117	104.043	103.880
2.875	104.701	104.634	104.563	3.250	103.264	103.144	103.010	2.875	103.834	103.760	103.597
2.750	104.359	104.292	104.222	3.125	102.735	102.627	102.457	2.750	103.488	103.414	103.251
2.625	103.936	103.869	103.799	3.000	102.231	102.137	101.954	2.625	103.118	103.044	102.881
2.500	103.431	103.364	103.293	2.875	101.831	101.712	101.519	2.500	102.990	102.910	102.739
2.375	103.330	103.256	103.178	2.750	101.177	101.083	100.900	2.375	102.654	102.574	102.403
2.250	102.960	102.886	102.809	2.625	100.437	100.334	100.182	2.250	102.266	102.186	102.014
2.125	102.475	102.401	102.324	2.500	99.653	99.561	99.390				
2.000	101.867	101.793	101.715	2.375	98.798	98.693	98.478				
1.875	101.157	101.083	101.005	2.250	97.967	97.863	97.647				

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



Effective Time:
8/19/2021 8:16:47 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	105.888	105.856	105.763	4.250	106.352	106.382	106.415	3.750	105.612	105.605	105.605	
4.000	105.579	105.536	105.426	4.125	106.315	106.315	106.315	3.625	105.774	105.769	105.748	
3.875	105.218	105.174	105.139	4.000	106.215	106.172	106.087	3.500	106.200	106.099	106.063	
3.750	105.286	105.227	105.115	3.875	105.907	105.863	105.754	3.375	105.887	105.786	105.750	
3.625	105.702	105.587	105.372	3.750	105.545	105.500	105.367	3.250	105.523	105.422	105.387	
3.500	105.293	105.185	104.995	3.625	105.679	105.571	105.380	3.125	105.184	105.084	105.051	
3.375	104.873	104.771	104.619	3.500	105.346	105.233	105.043	3.000	104.886	104.809	104.725	
3.250	104.342	104.234	104.115	3.375	104.959	104.851	104.661	2.875	104.568	104.492	104.408	
3.125	103.911	103.809	103.657	3.250	104.523	104.415	104.225	2.750	104.215	104.138	104.056	
3.000	103.295	103.201	103.058	3.125	104.476	104.375	104.193	2.625	103.764	103.688	103.608	
2.990	103.245	103.151	103.008	3.000	104.090	103.996	103.814	2.500	103.382	103.313	103.196	
2.875	102.795	102.701	102.557	2.875	103.637	103.543	103.360	2.375	102.997	102.921	102.796	
2.750	102.165	102.073	101.983	2.750	103.088	102.994	102.811	2.250	102.545	102.468	102.344	
2.625	101.177	101.090	101.000	2.625	102.736	102.632	102.433	2.125	101.963	101.887	101.762	
2.500	100.323	100.236	100.146	2.500	102.311	102.207	102.008	2.000	101.371	101.295	101.170	
2.375	99.662	99.574	99.477	2.375	101.732	101.628	101.429	1.990	101.283	101.207	101.082	
2.250	98.993	98.905	98.808	2.250	101.055	100.953	100.763	1.875	100.603	100.529	100.451	

AMFX10	Conforming 10 Yr Fixed			AMFX0HB	Conforming 30 Yr Fixed HB			AMFX15HB	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	104.330	104.326	104.225	3.875	104.466	104.453	104.359
3.750	106.257	106.244	106.150	4.125	104.517	104.485	104.392	3.750	104.244	104.231	104.138
3.625	105.850	105.837	105.744	4.000	104.186	104.154	104.061	3.625	103.937	103.924	103.831
3.500	105.852	105.806	105.704	3.875	103.875	103.831	103.708	3.500	104.670	104.624	104.484
3.375	105.775	105.733	105.679	3.750	103.485	103.441	103.317	3.375	104.481	104.435	104.295
3.250	105.472	105.430	105.375	3.625	104.399	104.284	104.069	3.250	104.204	104.158	104.018
3.125	105.074	105.033	104.978	3.500	104.010	103.902	103.712	3.125	103.860	103.813	103.674
3.000	104.708	104.634	104.524	3.375	103.605	103.497	103.307	3.000	103.992	103.918	103.755
2.875	104.701	104.634	104.563	3.250	103.139	103.019	102.885	2.875	103.709	103.635	103.472
2.750	104.359	104.292	104.222	3.125	102.610	102.502	102.332	2.750	103.363	103.289	103.126
2.625	103.936	103.869	103.799	3.000	102.106	102.012	101.829	2.625	102.993	102.919	102.756
2.500	103.431	103.364	103.293	2.875	101.706	101.587	101.394	2.500	102.865	102.785	102.614
2.375	103.330	103.256	103.178	2.750	101.052	100.958	100.775	2.375	102.529	102.449	102.278
2.250	102.960	102.886	102.809	2.625	100.312	100.209	100.057	2.250	102.141	102.061	101.889
2.125	102.475	102.401	102.324	2.500	99.528	99.436	99.265				
2.000	101.867	101.793	101.715	2.375	98.673	98.568	98.353				
1.875	101.157	101.083	101.005	2.250	97.842	97.738	97.522				

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	FNMA	FHLMC
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	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	-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	-0.375	-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	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

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	640-655	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
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									
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	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
≥ 2 Borrower s	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100					



Effective Time:
8/19/2021 8:16:47 AM

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

Jumbo											
HEMJF30			HEMJF15			HEMJJA5			HEMJJA10		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750	0.000	0.000	4.750	0.000	0.000	4.750	0.000	0.000
4.625			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	4.500	0.000	0.000
4.375	0.000	0.000	4.375	0.000	0.000	4.375	0.000	0.000	4.375	0.000	0.000
4.250	102.367	102.250	4.250	100.617	100.500	4.250	96.867	96.750	4.250	96.617	96.500
4.125	102.242	102.125	4.125	100.367	100.250	4.125	96.617	96.500	4.125	96.367	96.250
4.000	102.117	102.000	4.000	100.117	100.000	4.000	96.367	96.250	4.000	96.117	96.000
3.875	101.992	101.875	3.875	99.742	99.625	3.875	95.742	95.625	3.875	95.492	95.375
3.750	101.867	101.750	3.750	99.367	99.250	3.750	95.367	95.250	3.750	95.117	95.000
3.625	101.617	101.500	3.625	98.867	98.750	3.625	94.867	94.750	3.625	94.617	94.500
3.500	101.367	101.250	3.500	98.367	98.250	3.500	94.367	94.250	3.500	94.117	94.000
3.375	100.617	100.500	3.375	97.617	97.500	3.375	93.617	93.500	3.375	93.367	93.250
3.250	100.117	100.000	3.250	96.742	96.625	3.250	92.867	92.750	3.250	92.617	92.500
3.125	99.867	99.750	3.125			3.125	92.117	92.000	3.125	91.867	91.750
3.000	99.367	99.250	3.000			3.000	91.367	91.250	3.000	91.117	91.000
2.875	0.000	0.000	2.875			2.875	90.617	90.500	2.875	90.367	90.250
2.750			2.750			2.750	89.867	89.750	2.750	89.617	89.500

Jumbo Product Codes			
HEMJF30	HEMJF15	HEMJJA5	HEMJJA10
HEMJ Jumbo 30 Yr Fixed	HEMJ Jumbo 15 Yr Fixed	HEMJ Jumbo 5/6 SOFR ARM	HEMJ Jumbo 7/6 SOFR ARM
		HEMJ 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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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	105.182	105.034	105.102	4.250	102.616	102.427	102.478	
4.125	105.131	105.002	104.994	4.125	103.481	103.335	103.304	
4.000	104.875	104.745	104.738	4.000	103.193	103.047	103.016	
3.875	104.551	104.422	104.414	3.875	102.832	102.687	102.658	
3.750	104.198	104.069	104.061	3.750	102.488	102.343	102.319	
3.625	104.496	104.393	104.267	3.625	103.354	103.238	103.088	
3.500	104.244	104.142	104.096	3.500	103.089	103.025	102.982	
3.375	103.793	103.722	103.674	3.375	102.689	102.628	102.583	
3.250	103.328	103.269	103.220	3.250	102.261	102.203	102.155	
3.125	102.740	102.684	102.633	3.125	101.648	101.539	101.447	
3.000	102.191	102.105	102.065	3.000	101.200	101.138	101.111	
2.875	101.667	101.594	101.566	2.875	100.759	100.701	100.672	
2.750	101.057	100.971	100.936	2.750	100.158	100.102	100.071	
2.625	100.292	100.206	100.077	2.625	99.406	99.313	99.173	
2.500	99.504	99.430	99.226	2.500	98.661	98.572	98.435	

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	105.182	105.034	105.102	4.250	102.627	102.424	102.492				
4.125	105.131	105.002	104.994	4.125	102.922	102.754	102.746				
4.000	104.875	104.745	104.738	4.000	102.902	102.960	102.901				
3.875	104.551	104.422	104.414	3.875	102.564	102.623	102.565				
3.750	104.198	104.069	104.061	3.750	102.153	102.212	102.155				
3.625	104.496	104.393	104.267	3.625	102.867	102.721	102.595				
3.500	104.244	104.142	104.096	3.500	103.089	103.025	102.982				
3.375	103.793	103.722	103.674	3.375	102.689	102.628	102.583				
3.250	103.328	103.269	103.220	3.250	102.261	102.203	102.155				
3.125	102.740	102.684	102.633	3.125	101.552	101.496	101.447				
3.000	102.191	102.105	102.065	3.000	101.200	101.138	101.111				
2.875	101.667	101.594	101.566	2.875	100.759	100.701	100.672				
2.750	101.057	100.971	100.936	2.750	100.158	100.102	100.071				
2.625	100.292	100.206	100.077	2.625	98.902	98.776	98.648				
2.500	99.504	99.430	99.226	2.500	97.964	97.837	97.709				

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