

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, August 23, 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:
 8/23/2021 7:55:19 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	104.565	104.431	104.297	4.250	104.315	104.315	104.331				
4.125	104.074	103.940	103.806	4.125	103.824	103.824	103.699				
4.000	103.866	103.733	103.599	4.000	103.616	103.616	103.491				
3.875	103.647	103.513	103.379	3.875	103.397	103.397	103.272				
3.750	103.838	103.704	103.570	3.750	103.588	103.588	103.384				
3.625	103.767	103.633	103.499	3.625	103.517	103.517	103.313				
3.500	103.530	103.396	103.262	3.500	103.280	103.280	103.077				
3.375	103.240	103.106	102.973	3.375	102.990	102.990	102.787				
3.250	103.436	103.302	103.168	3.250	103.186	103.186	102.967				
3.125	103.323	103.190	103.056	3.125	103.073	103.073	102.855				
3.000	102.957	102.823	102.689	3.000	102.707	102.707	102.488				
2.875	102.563	102.429	102.295	2.875	102.313	102.313	102.094				
2.750	102.158	102.024	101.890	2.750	101.908	101.908	101.689				
2.625	101.877	101.743	101.609	2.625	101.627	101.627	101.408				
2.500	101.443	101.309	101.175	2.500	101.193	101.193	100.974				
2.375	100.999	100.865	100.731	2.375	100.749	100.749	100.531				
2.250	100.545	100.411	100.277	2.250	100.295	100.295	100.076				

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	104.618	104.618	104.603	3.500	104.368	104.368	104.353				
3.375	104.314	104.314	104.298	3.375	104.064	104.064	104.048				
3.250	104.923	104.923	104.845	3.250	104.673	104.673	104.595				
3.125	104.409	104.409	104.331	3.125	104.159	104.159	104.081				
3.000	104.072	104.072	103.994	3.000	103.822	103.822	103.744				
2.875	103.730	103.730	103.651	2.875	103.480	103.480	103.401				
2.750	103.359	103.359	103.281	2.750	103.109	103.109	103.031				
2.625	103.034	103.034	102.909	2.625	102.784	102.784	102.659				
2.500	102.660	102.660	102.535	2.500	102.410	102.410	102.285				
2.375	102.287	102.287	102.162	2.375	102.037	102.037	101.912				
2.250	101.908	101.908	101.783	2.250	101.658	101.658	101.533				
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				
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	101.782	101.619	101.457	4.125	101.532	101.369	101.207				
4.000	102.164	102.002	101.839	4.000	101.914	101.752	101.589				
3.875	102.068	102.040	101.839	3.875	101.818	101.790	101.589				
3.750	103.377	103.289	103.080	3.750	103.127	103.039	102.830				
3.625	103.269	103.121	102.972	3.625	103.019	102.871	102.722				
3.500	103.015	102.867	102.719	3.500	102.765	102.617	102.469				
3.375	102.560	102.411	102.263	3.375	102.310	102.161	102.013				
3.250	103.185	103.083	102.875	3.250	102.935	102.833	102.625				
3.125	102.782	102.680	102.472	3.125	102.532	102.430	102.222				
3.000	102.367	102.265	102.056	3.000	102.117	102.015	101.806				
2.875	101.939	101.837	101.628	2.875	101.689	101.587	101.378				
2.750	101.577	101.476	101.374	2.750	101.327	101.226	101.124				

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 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	105.834	105.816	105.716	4.250	106.250	106.286	106.321	3.750	105.611	105.605	105.589	
4.000	105.527	105.486	105.379	4.125	106.315	106.315	106.275	3.625	105.693	105.666	105.631	
3.875	105.166	105.150	105.097	4.000	106.163	106.121	106.010	3.500	106.168	106.044	106.040	
3.750	105.260	105.198	105.078	3.875	105.854	105.813	105.708	3.375	105.846	105.732	105.717	
3.625	105.497	105.380	105.181	3.750	105.493	105.452	105.308	3.250	105.477	105.354	105.348	
3.500	105.105	105.002	104.848	3.625	105.536	105.436	105.241	3.125	105.136	105.015	105.006	
3.375	104.758	104.655	104.501	3.500	105.203	105.099	104.904	3.000	104.733	104.629	104.575	
3.250	104.205	104.102	103.948	3.375	104.815	104.717	104.521	2.875	104.413	104.309	104.237	
3.125	103.807	103.704	103.550	3.250	104.379	104.281	104.085	2.750	104.060	103.957	103.884	
3.000	103.177	103.077	102.923	3.125	104.276	104.175	103.980	2.625	103.605	103.503	103.428	
2.875	102.681	102.582	102.427	3.000	103.891	103.796	103.601	2.500	103.233	103.161	103.036	
2.750	102.056	101.957	101.803	2.875	103.438	103.343	103.148	2.375	102.849	102.772	102.646	
2.625	101.017	100.918	100.790	2.750	102.888	102.794	102.598	2.250	102.398	102.320	102.195	
2.500	100.164	100.057	99.936	2.625	102.547	102.444	102.231	2.125	101.818	101.740	101.615	
2.375	99.413	99.301	99.188	2.500	102.123	102.019	101.806	2.000	101.227	101.149	101.024	
2.250	98.744	98.632	98.519	2.375	101.544	101.440	101.227	1.990	101.139	101.062	100.936	
				2.250	100.866	100.753	100.523	1.875	100.405	100.333	100.257	

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	106.315	106.315	106.315	4.250	104.450	104.452	104.334	3.875	104.580	104.569	104.469
3.750	106.246	106.235	106.135	4.125	104.589	104.571	104.471	3.750	104.358	104.347	104.247
3.625	105.839	105.828	105.728	4.000	104.257	104.239	104.139	3.625	104.051	104.040	103.940
3.500	105.791	105.740	105.671	3.875	103.948	103.907	103.786	3.500	104.722	104.683	104.533
3.375	105.661	105.621	105.571	3.750	103.558	103.516	103.395	3.375	104.533	104.494	104.344
3.250	105.358	105.318	105.268	3.625	104.318	104.202	103.971	3.250	104.256	104.217	104.067
3.125	104.961	104.920	104.870	3.500	103.929	103.830	103.635	3.125	103.911	103.873	103.723
3.000	104.516	104.443	104.393	3.375	103.524	103.426	103.230	3.000	103.925	103.850	103.683
2.875	104.525	104.455	104.388	3.250	103.061	102.936	102.795	2.875	103.642	103.566	103.400
2.750	104.183	104.113	104.046	3.125	102.528	102.430	102.235	2.750	103.296	103.221	103.054
2.625	103.760	103.690	103.623	3.000	102.142	102.008	101.802	2.625	102.926	102.850	102.683
2.500	103.255	103.185	103.118	2.875	101.782	101.647	101.441	2.500	102.677	102.605	102.430
2.375	103.132	103.060	102.985	2.750	101.079	100.944	100.738	2.375	102.341	102.269	102.093
2.250	102.763	102.691	102.615	2.625	100.207	100.102	99.935	2.250	101.953	101.881	101.705
2.125	102.278	102.206	102.130	2.500	99.401	99.288	99.128				
2.000	101.669	101.597	101.521	2.375	98.568	98.470	98.225				
1.875	100.959	100.887	100.812	2.250	97.737	97.624	97.394				

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

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

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
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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Main table containing mortgage rate sheets for Conventional, AMFX30, AMFX25, AMFX20, AMFX15, and LPMI Product Codes. Includes sections for FHLMC Codes, LTV/FICO Adjusters, and Loan Amount Adjustments.

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



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Jumbo								
HEMJF30			HEMJF15			HEMJF30		
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		
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	105.421	105.499	105.297	4.250	102.644	102.700	102.466	
4.125	105.163	105.197	105.009	4.125	103.469	102.964	103.285	
4.000	104.919	104.934	104.765	4.000	103.163	103.147	102.979	
3.875	104.580	104.594	104.425	3.875	102.790	102.776	102.605	
3.750	104.201	104.215	104.046	3.750	102.442	102.433	102.257	
3.625	104.388	104.276	104.151	3.625	103.173	103.029	102.909	
3.500	104.070	104.017	103.962	3.500	102.966	102.914	102.859	
3.375	103.646	103.596	103.538	3.375	102.560	102.511	102.454	
3.250	103.186	103.139	103.080	3.250	102.121	102.075	102.017	
3.125	102.589	102.544	102.483	3.125	101.457	101.361	101.301	
3.000	102.009	101.949	101.914	3.000	101.046	100.988	100.952	
2.875	101.507	101.450	101.413	2.875	100.601	100.545	100.507	
2.750	100.871	100.817	100.779	2.750	99.989	99.936	99.896	
2.625	100.053	99.936	99.851	2.625	99.197	99.063	98.950	
2.500	99.203	99.040	98.954	2.500	98.452	98.323	98.203	

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



Effective Time:
8/23/2021 7:55:19 AM

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

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	105.421	105.499	105.297	4.250	102.612	102.691	102.434				
4.125	105.163	105.197	105.009	4.125	102.713	102.728	102.517				
4.000	104.919	104.934	104.765	4.000	102.840	102.907	102.836				
3.875	104.580	104.594	104.425	3.875	102.499	102.568	102.495				
3.750	104.201	104.215	104.046	3.750	102.077	102.149	102.075				
3.625	104.388	104.276	104.151	3.625	102.554	102.442	102.267				
3.500	104.070	104.017	103.962	3.500	102.966	102.914	102.859				
3.375	103.646	103.596	103.538	3.375	102.560	102.511	102.454				
3.250	103.186	103.139	103.080	3.250	102.121	102.075	102.017				
3.125	102.589	102.544	102.483	3.125	101.404	101.361	101.301				
3.000	102.009	101.949	101.914	3.000	101.046	100.988	100.952				
2.875	101.507	101.450	101.413	2.875	100.601	100.545	100.507				
2.750	100.871	100.817	100.779	2.750	99.989	99.936	99.896				
2.625	100.053	99.936	99.851	2.625	98.626	98.509	98.393				
2.500	99.203	99.040	98.954	2.500	97.656	97.538	97.386				

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



Effective Time:
8/23/2021 7:55:19 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