

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Wednesday, August 25, 2021

Rate Sheet # 1

8:46 AM

### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[meMortgage accepts transferred appraisals.](#)

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### Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

### EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

### APPROVED STATES

AL, 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:  
 8/25/2021 8:15:31 AM

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUFX30				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				
4.250	104.400	104.399	104.397	4.250	104.364	104.362	104.361	4.250	104.940	104.937	104.934	4.125	105.536	105.527	105.494	4.250	104.940	104.937	104.934	4.125	105.536	105.527	105.494	4.000	105.135	105.126	105.094				
4.125	102.754	102.747	102.716	4.125	104.421	104.414	104.383	4.125	105.536	105.527	105.494	4.000	105.135	105.126	105.094	3.875	106.536	106.395	106.338	3.875	106.536	106.395	106.338	3.750	106.403	106.262	106.205				
4.000	102.283	102.276	102.246	4.000	104.043	104.036	104.006	4.000	105.135	105.126	105.094	3.875	106.536	106.395	106.338	3.750	106.403	106.262	106.205	3.625	106.938	106.814	106.766	3.500	106.399	106.276	106.228				
3.875	104.945	104.817	104.879	3.875	104.155	104.148	104.118	3.875	106.536	106.395	106.338	3.500	106.399	106.276	106.228	3.375	106.166	106.043	105.995	3.250	105.621	105.498	105.450	3.125	105.763	105.652	105.588				
3.750	105.620	105.499	105.295	3.750	105.370	105.249	105.045	3.750	106.403	106.262	106.205	3.375	106.166	106.043	105.995	3.250	105.621	105.498	105.450	3.125	105.763	105.652	105.588	3.000	105.404	105.293	105.228				
3.625	105.690	105.513	105.367	3.625	105.440	105.263	105.117	3.625	106.938	106.814	106.766	3.250	105.621	105.498	105.450	3.125	105.763	105.652	105.588	3.000	105.404	105.293	105.228	2.875	105.127	105.017	104.952				
3.500	105.269	105.092	104.946	3.500	105.019	104.842	104.696	3.500	106.399	106.276	106.228	3.125	105.763	105.652	105.588	3.000	105.404	105.293	105.228	2.875	105.127	105.017	104.952	2.750	104.525	104.415	104.350				
3.375	105.098	104.921	104.775	3.375	104.848	104.671	104.525	3.375	106.166	106.043	105.995	3.000	105.404	105.293	105.228	2.875	105.127	105.017	104.952	2.750	104.525	104.415	104.350	2.625	102.979	102.882	102.800				
3.250	105.297	105.120	104.974	3.250	105.047	104.870	104.724	3.250	106.043	105.919	105.871	2.875	105.127	105.017	104.952	2.750	104.525	104.415	104.350	2.625	102.979	102.882	102.800	2.500	102.427	102.329	102.249				
3.125	104.893	104.787	104.699	3.125	104.643	104.537	104.449	3.125	105.919	105.800	105.752	2.750	104.525	104.415	104.350	2.625	102.979	102.882	102.800	2.500	102.427	102.329	102.249	2.375	101.933	101.835	101.755				
3.000	104.507	104.401	104.313	3.000	104.257	104.151	104.063	3.000	105.800	105.681	105.633	2.625	102.979	102.882	102.800	2.500	102.427	102.329	102.249	2.375	101.933	101.835	101.755	2.250	101.471	101.373	101.293				
2.875	104.086	103.980	103.892	2.875	103.836	103.730	103.642	2.875	105.681	105.562	105.514	2.500	102.427	102.329	102.249	2.375	101.933	101.835	101.755	2.250	101.471	101.373	101.293	2.125	101.221	101.123	101.050				
2.750	103.801	103.694	103.607	2.750	103.551	103.444	103.357	2.750	105.562	105.443	105.395	2.500	102.329	102.249	102.169	2.375	101.835	101.755	101.675	2.250	101.471	101.373	101.293	2.125	101.221	101.123	101.050				
2.625	102.843	102.746	102.666	2.625	102.593	102.496	102.426	2.625	105.443	105.324	105.276	2.375	101.755	101.675	101.595	2.250	101.471	101.373	101.293	2.125	101.221	101.123	101.050	2.000	101.000	100.902	100.822				
2.500	102.427	102.329	102.249	2.500	102.177	102.079	101.999	2.500	105.324	105.205	105.157	2.250	101.373	101.293	101.213	2.125	101.123	101.043	100.963	2.000	101.000	100.902	100.822	1.875	100.750	100.652	100.572				
2.375	101.933	101.835	101.755	2.375	101.683	101.585	101.505	2.375	105.205	105.086	105.038	2.125	101.043	100.963	100.883	2.000	101.000	100.902	100.822	1.875	100.750	100.652	100.572	1.750	100.500	100.402	100.322				
2.250	101.471	101.373	101.293	2.250	101.221	101.123	101.050	2.250	105.086	104.967	104.919	1.875	100.652	100.572	100.492	1.750	100.500	100.402	100.322	1.625	100.250	100.152	100.072	1.500	100.000	99.902	99.822				

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				4.375	98.485	98.361	98.259	3.875	98.485	98.361	98.259	3.750	98.391	98.268	98.165	3.625	100.669	100.563	100.475	3.500	98.993	98.887	98.800
4.250				4.250				4.250	98.391	98.268	98.165	3.625	100.669	100.563	100.475	3.500	98.993	98.887	98.800	3.375	98.537	98.431	98.343	3.250	98.098	97.992	97.904
4.125	104.900	105.083	105.347	4.125				4.125	98.537	98.431	98.343	3.375	98.537	98.431	98.343	3.250	98.098	97.992	97.904	3.125	99.436	99.330	99.243	3.000	98.074	97.968	97.881
4.000	104.642	104.825	105.089	4.000	104.392	104.575	104.839	4.000	98.431	98.325	98.237	3.125	99.436	99.330	99.243	3.000	98.074	97.968	97.881	2.875	97.465	97.359	97.272	2.750	97.000	96.894	96.807
3.875	104.374	104.557	104.821	3.875	104.124	104.307	104.571	3.875	98.325	98.219	98.131	3.000	98.074	97.968	97.881	2.875	97.465	97.359	97.272	2.750	97.000	96.894	96.807	2.625	96.353	96.247	96.160
3.750	104.606	104.590	104.555	3.750	104.356	104.340	104.305	3.750	98.219	98.113	98.025	2.875	97.465	97.359	97.272	2.750	97.000	96.894	96.807	2.625	96.353	96.247	96.160	2.500	95.506	95.364	95.247
3.625	104.340	104.317	104.218	3.625	104.090	104.120	104.061	3.625	98.113	98.007	97.919	2.750	97.000	96.894	96.807	2.625	96.353	96.247	96.160	2.500	95.506	95.364	95.247	2.375	94.812	94.671	94.554
3.500	104.078	104.164	104.105	3.500	104.043	104.129	104.070	3.500	98.007	97.901	97.813	2.625	96.353	96.247	96.160	2.500	95.506	95.364	95.247	2.375	94.812	94.671	94.554	2.250	94.379	94.238	94.121
3.375	103.772	103.759	103.700	3.375	103.737	103.823	103.764	3.375	97.901	97.795	97.707	2.500	95.506	95.364	95.247	2.375	94.812	94.671	94.554	2.250	94.379	94.238	94.121	2.125	0.000	0.000	0.000
3.250	104.192	104.143	104.022	3.250	103.942	103.893	103.772	3.250	97.804	97.698	97.610	2.375	94.812	94.671	94.554	2.250	94.379	94.238	94.121	2.125	0.000	0.000	0.000	2.000	0.000	0.000	0.000
3.125	104.186	104.173	104.119	3.125	103.946	103.933	103.879	3.125	97.707	97.601	97.513	2.250	94.379	94.238	94.121	2.125	0.000	0.000	0.000	2.000	0.000	0.000	0.000	1.875	0.000	0.000	0.000
3.000	104.239	104.186	104.143	3.000	103.989	103.936	103.893	3.000	97.610	97.504	97.416	2.125	0.000	0.000	0.000	2.000	0.000	0.000	0.000	1.875	0.000	0.000	0.000	1.750	0.000	0.000	0.000
2.875	103.996	103.943	103.899	2.875	103.746	103.693	103.649	2.875	97.513	97.407	97.319	2.000	0.000	0.000	0.000	1.875	0.000	0.000	0.000	1.750	0.000	0.000	0.000	1.625	0.000	0.000	0.000
2.750	103.800	103.747	103.704	2.750	103.550	103.497	103.454	2.750	97.416	97.310	97.222	1.875	0.000	0.000	0.000	1.750	0.000	0.000	0.000	1.625	0.000	0.000	0.000	1.500	0.000	0.000	0.000

**Government Adjustments**

Government Adjusters	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2 units	-0.500
3-4 units	-1.000
Manufactured Home	-1.250
<b>VA IRRRL Adjustments</b>	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250
<b>Purchase Special</b>	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-0.750	-1.250	-1.250
620-639	-2.000	-2.250	-2.250

GOVERNMENT LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

STREAMLINE LENDER FEE BUYOUT			
50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>	



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

Effective Time:  
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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	103.925	103.791	103.657	4.250	103.675	103.675	103.581				
4.125	103.306	103.172	103.038	4.125	103.056	103.056	102.869				
4.000	103.099	102.965	102.831	4.000	102.849	102.849	102.661				
3.875	102.879	102.746	102.612	3.875	102.629	102.629	102.442				
3.750	103.838	103.704	103.570	3.750	103.588	103.588	103.416				
3.625	103.767	103.633	103.499	3.625	103.517	103.517	103.345				
3.500	103.530	103.396	103.262	3.500	103.280	103.280	103.108				
3.375	103.240	103.106	102.973	3.375	102.990	102.990	102.819				
3.250	103.389	103.255	103.121	3.250	103.139	103.139	102.967				
3.125	103.277	103.143	103.009	3.125	103.027	103.027	102.855				
3.000	102.910	102.776	102.642	3.000	102.660	102.660	102.488				
2.875	102.516	102.382	102.248	2.875	102.266	102.266	102.094				
2.750	102.111	101.977	101.843	2.750	101.861	101.861	101.689				
2.625	101.814	101.680	101.547	2.625	101.564	101.564	101.361				
2.500	101.380	101.246	101.112	2.500	101.130	101.130	100.927				
2.375	100.937	100.803	100.669	2.375	100.687	100.687	100.484				
2.250	100.483	100.349	100.215	2.250	100.233	100.233	100.030				
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	104.634	104.634	104.618	3.500	104.384	104.384	104.368				
3.375	104.330	104.330	104.314	3.375	104.080	104.080	104.064				
3.250	104.970	104.970	104.939	3.250	104.720	104.720	104.689				
3.125	104.456	104.456	104.424	3.125	104.206	104.206	104.174				
3.000	104.119	104.119	104.088	3.000	103.869	103.869	103.838				
2.875	103.776	103.776	103.745	2.875	103.526	103.526	103.495				
2.750	103.406	103.406	103.374	2.750	103.156	103.156	103.124				
2.625	103.050	103.050	102.925	2.625	102.800	102.800	102.675				
2.500	102.675	102.675	102.550	2.500	102.425	102.425	102.300				
2.375	102.302	102.302	102.177	2.375	102.052	102.052	101.927				
2.250	101.924	101.924	101.799	2.250	101.674	101.674	101.549				
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	101.466	101.281	101.130	4.125	101.216	101.031	100.880				
4.000	101.849	101.665	101.513	4.000	101.599	101.415	101.263				
3.875	101.696	101.678	101.535	3.875	101.446	101.428	101.285				
3.750	103.139	103.018	102.814	3.750	102.889	102.768	102.564				
3.625	103.309	103.132	102.986	3.625	103.059	102.882	102.736				
3.500	103.058	102.881	102.735	3.500	102.808	102.631	102.485				
3.375	102.607	102.430	102.284	3.375	102.357	102.180	102.034				
3.250	103.141	103.025	102.837	3.250	102.891	102.775	102.587				
3.125	102.778	102.662	102.474	3.125	102.528	102.412	102.224				
3.000	102.390	102.274	102.086	3.000	102.140	102.024	101.836				
2.875	101.981	101.865	101.677	2.875	101.731	101.615	101.427				
2.750	101.627	101.521	101.433	2.750	101.377	101.271	101.183				

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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NMLS # 133519

Conventional												
CAMFX30 CAMFX25 Clarity Conforming 30 Yr Fixed				CAMFX20 Clarity Conforming 20 Yr Fixed				CAMFX15 Clarity Conforming 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.785	105.761	105.659	4.250	106.298	106.361	106.407	3.750	105.640	105.627	105.602	
4.000	105.471	105.419	105.316	4.125	106.315	106.292	106.190	3.625	105.673	105.643	105.624	
3.875	105.150	105.150	105.097	4.000	106.092	106.038	105.932	3.500	106.153	106.045	106.028	
3.750	105.269	105.188	105.077	3.875	105.789	105.737	105.635	3.375	105.829	105.721	105.704	
3.625	105.532	105.383	105.207	3.750	105.428	105.370	105.231	3.250	105.461	105.354	105.336	
3.500	105.141	105.018	104.874	3.625	105.538	105.409	105.216	3.125	105.117	105.012	104.992	
3.375	104.795	104.671	104.527	3.500	105.223	105.090	104.896	3.000	104.728	104.631	104.571	
3.250	104.240	104.116	103.992	3.375	104.847	104.719	104.526	2.875	104.406	104.308	104.243	
3.125	103.838	103.714	103.570	3.250	104.419	104.291	104.098	2.750	104.052	103.955	103.889	
3.000	103.170	103.056	102.920	3.125	104.315	104.188	104.003	2.625	103.596	103.500	103.433	
2.875	102.672	102.558	102.422	3.000	103.941	103.820	103.635	2.500	103.223	103.134	103.017	
2.750	102.045	101.930	101.801	2.875	103.494	103.373	103.187	2.375	102.861	102.767	102.650	
2.625	101.003	100.890	100.793	2.750	102.953	102.832	102.647	2.250	102.407	102.313	102.196	
2.500	100.228	100.063	99.912	2.625	102.666	102.531	102.330	2.125	101.824	101.730	101.613	
2.375	99.543	99.378	99.224	2.500	102.231	102.096	101.895	2.000	101.231	101.138	101.021	
2.250	98.840	98.675	98.521	2.375	101.646	101.512	101.311	1.990	101.144	101.050	100.933	
				2.250	100.977	100.821	100.598	1.875	100.393	100.307	100.225	

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	106.344	106.331	106.312	4.250	104.587	104.570	104.453	3.875	104.506	104.483	104.387
3.750	106.162	106.139	106.040	4.125	104.544	104.521	104.419	3.750	104.292	104.270	104.171
3.625	105.757	105.734	105.665	4.000	104.220	104.196	104.094	3.625	104.001	103.978	103.879
3.500	105.774	105.680	105.657	3.875	103.897	103.848	103.746	3.500	104.639	104.590	104.469
3.375	105.770	105.733	105.698	3.750	103.520	103.472	103.355	3.375	104.460	104.411	104.290
3.250	105.463	105.426	105.391	3.625	104.354	104.205	103.990	3.250	104.200	104.151	104.030
3.125	105.059	105.021	104.986	3.500	103.979	103.839	103.675	3.125	103.872	103.823	103.702
3.000	104.574	104.537	104.502	3.375	103.578	103.450	103.296	3.000	103.925	103.833	103.673
2.875	104.551	104.473	104.399	3.250	103.141	103.001	102.873	2.875	103.665	103.573	103.413
2.750	104.208	104.130	104.056	3.125	102.609	102.481	102.306	2.750	103.336	103.245	103.085
2.625	103.775	103.697	103.623	3.000	102.196	102.035	101.850	2.625	102.963	102.871	102.711
2.500	103.257	103.179	103.105	2.875	101.833	101.672	101.488	2.500	102.820	102.724	102.559
2.375	103.071	102.985	102.903	2.750	101.128	100.966	100.788	2.375	102.472	102.376	102.211
2.250	102.689	102.602	102.521	2.625	100.292	100.168	100.063	2.250	102.080	101.984	101.819
2.125	102.198	102.111	102.029	2.500	99.529	99.367	99.265				
2.000	101.586	101.499	101.418	2.375	98.656	98.507	98.291				
1.875	100.874	100.787	100.705	2.250	97.833	97.684	97.468				

### 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:  
8/25/2021 8:15:31 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.785	105.761	105.659	4.250	106.298	106.361	106.407	3.750	105.640	105.627	105.602				
4.000	105.471	105.419	105.316	4.125	106.315	106.292	106.190	3.625	105.673	105.643	105.624				
3.875	105.150	105.150	105.097	4.000	106.092	106.038	105.932	3.500	106.153	106.045	106.028				
3.750	105.269	105.188	105.077	3.875	105.789	105.737	105.635	3.375	105.829	105.721	105.704				
3.625	105.532	105.383	105.207	3.750	105.428	105.370	105.231	3.250	105.461	105.354	105.336				
3.500	105.141	105.018	104.874	3.625	105.538	105.409	105.216	3.125	105.117	105.012	104.992				
3.375	104.795	104.671	104.527	3.500	105.223	105.090	104.896	3.000	104.728	104.631	104.571				
3.250	104.240	104.116	103.992	3.375	104.847	104.719	104.526	2.875	104.406	104.308	104.243				
3.125	103.838	103.714	103.570	3.250	104.419	104.291	104.098	2.750	104.052	103.955	103.889				
3.000	103.170	103.056	102.920	3.125	104.315	104.188	104.003	2.625	103.596	103.500	103.433				
2.990	103.120	103.006	102.870	3.000	103.941	103.820	103.635	2.500	103.223	103.134	103.017				
2.875	102.672	102.558	102.422	2.875	103.494	103.373	103.187	2.375	102.861	102.767	102.650				
2.750	102.045	101.930	101.801	2.750	102.953	102.832	102.647	2.250	102.407	102.313	102.196				
2.625	101.003	100.890	100.793	2.625	102.666	102.531	102.330	2.125	101.824	101.730	101.613				
2.500	100.228	100.063	99.912	2.500	102.231	102.096	101.895	2.000	101.231	101.138	101.021				
2.375	99.543	99.378	99.224	2.375	101.646	101.512	101.311	1.990	101.144	101.050	100.933				
2.250	98.840	98.675	98.521	2.250	100.977	100.821	100.598	1.875	100.393	100.307	100.225				

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	106.344	106.311	106.312	4.250	104.462	104.445	104.328	3.875	104.381	104.358	104.262				
3.750	106.162	106.139	106.040	4.125	104.419	104.396	104.294	3.750	104.167	104.145	104.046				
3.625	105.757	105.734	105.665	4.000	104.095	104.071	103.969	3.625	103.876	103.853	103.754				
3.500	105.774	105.680	105.657	3.875	103.772	103.723	103.621	3.500	104.514	104.465	104.344				
3.375	105.770	105.733	105.698	3.750	103.395	103.347	103.230	3.375	104.335	104.286	104.165				
3.250	105.463	105.426	105.391	3.625	104.229	104.080	103.865	3.250	104.075	104.026	103.905				
3.125	105.059	105.021	104.986	3.500	103.854	103.714	103.550	3.125	103.747	103.698	103.577				
3.000	104.574	104.537	104.502	3.375	103.453	103.325	103.171	3.000	103.800	103.708	103.548				
2.875	104.551	104.473	104.399	3.250	103.016	102.876	102.748	2.875	103.540	103.448	103.288				
2.750	104.208	104.130	104.056	3.125	102.484	102.356	102.181	2.750	103.211	103.120	102.960				
2.625	103.775	103.697	103.623	3.000	102.071	101.910	101.725	2.625	102.838	102.746	102.586				
2.500	103.257	103.179	103.105	2.875	101.708	101.547	101.363	2.500	102.695	102.599	102.434				
2.375	103.071	102.985	102.903	2.750	101.003	100.841	100.663	2.375	102.347	102.251	102.086				
2.250	102.689	102.602	102.521	2.625	100.167	100.043	99.938	2.250	101.955	101.859	101.694				
2.125	102.198	102.111	102.029	2.500	99.404	99.242	99.140								
2.000	101.586	101.499	101.418	2.375	98.531	98.382	98.166								
1.875	100.874	100.787	100.705	2.250	97.708	97.559	97.343								

LPMI Product Codes															
FNMA				FHLMC				FNMA				FHLMC			
AMFX30LPMI				AMFX30HBLPMI				AMFX30SCLPMI				AMFX30SHBLPMI			
AMFX25LPMI				AMFX25HBLPMI				AMFX25SCLPMI				AMFX25SHBLPMI			
				CF 30yr fix LPMI								CF 30yr fix High Balance LPMI			
				CF 15yr fix LPMI								CF 15yr fix High Balance LPMI			

**Conventional Adjustment**

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

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

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

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375		
The below adds also apply:			
LTV	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
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	
75,000-99,999	-1.460	
100,000-139,999	-1.095	
140,000-189,999	-0.782	
	≥500,000	-0.219

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



Effective Time:  
8/25/2021 8:15:31 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			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	102.358	102.242	4.250	100.608	100.492			
4.125	102.233	102.117	4.125	100.358	100.242			
4.000	102.108	101.992	4.000	100.108	99.992			
3.875	101.983	101.867	3.875	99.733	99.617			
3.750	101.858	101.742	3.750	99.358	99.242			
3.625	101.608	101.492	3.625	98.858	98.742			
3.500	101.358	101.242	3.500	98.358	98.242			
3.375	100.608	100.492	3.375	97.608	97.492			
3.250	100.108	99.992	3.250	96.733	96.617			
3.125	99.858	99.742	3.125					
3.000	99.358	99.242	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	96.858	96.742
4.125	0.000	0.000	4.125	0.000	0.000	4.125	96.608	96.492
4.000	0.000	0.000	4.000	98.483	98.367	4.000	96.358	96.242
3.875	98.483	98.367	3.875	98.483	98.367	3.875	96.108	95.992
3.750	98.483	98.367	3.750	98.358	98.242	3.750	95.733	95.617
3.625	98.358	98.242	3.625	98.233	98.117	3.625	95.358	95.242
3.500	98.233	98.117	3.500	98.108	97.992	3.500	94.858	94.742
3.375	98.108	97.992	3.375	97.858	97.742	3.375	94.358	94.242
3.250			3.250	97.608	97.492	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	HEMJF15	HEMJAS	HEMJAS
HEMJF30	HEMJF15	HEMJAS	HEMJAS
		HEMJAS	HEMJAS

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



Effective Time:  
8/25/2021 8:15:31 AM

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

Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.261	105.353	105.197	4.250	102.695	102.761	102.568		
4.125	105.109	105.121	104.980	4.125	103.424	103.410	103.267		
4.000	104.860	104.871	104.730	4.000	103.132	103.118	102.975		
3.875	104.528	104.540	104.398	3.875	102.766	102.753	102.608		
3.750	104.170	104.181	104.040	3.750	102.418	102.409	102.259		
3.625	104.411	104.283	104.169	3.625	103.248	103.094	102.982		
3.500	104.146	104.080	104.012	3.500	103.025	103.007	102.917		
3.375	103.694	103.652	103.584	3.375	102.611	102.590	102.505		
3.250	103.229	103.188	103.120	3.250	102.166	102.141	102.059		
3.125	102.625	102.584	102.516	3.125	101.534	101.411	101.334		
3.000	102.020	101.972	101.920	3.000	101.093	101.071	100.996		
2.875	101.513	101.466	101.414	2.875	100.642	100.617	100.545		
2.750	100.870	100.825	100.773	2.750	100.021	99.992	99.925		
2.625	100.050	99.934	99.840	2.625	99.305	99.174	99.077		
2.500	99.264	99.069	98.989	2.500	98.559	98.432	98.330		

**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:  
8/25/2021 8:15:31 AM

Lock Desk Hours: 8am – 4:00pm PST  
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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	105.261	105.353	105.197	4.250	102.661	102.743	102.531				
4.125	105.109	105.121	104.980	4.125	102.665	102.672	102.493				
4.000	104.860	104.871	104.730	4.000	102.852	102.917	102.853				
3.875	104.528	104.540	104.398	3.875	102.504	102.569	102.505				
3.750	104.170	104.181	104.040	3.750	102.073	102.138	102.076				
3.625	104.411	104.283	104.169	3.625	102.636	102.502	102.345				
3.500	104.146	104.080	104.012	3.500	103.025	103.007	102.917				
3.375	103.694	103.652	103.584	3.375	102.611	102.590	102.505				
3.250	103.229	103.188	103.120	3.250	102.166	102.141	102.059				
3.125	102.625	102.584	102.516	3.125	101.439	101.411	101.334				
3.000	102.020	101.972	101.920	3.000	101.093	101.071	100.996				
2.875	101.513	101.466	101.414	2.875	100.642	100.617	100.545				
2.750	100.870	100.825	100.773	2.750	100.021	99.992	99.925				
2.625	100.050	99.934	99.840	2.625	98.826	98.705	98.579				
2.500	99.264	99.069	98.989	2.500	97.855	97.733	97.607				

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

**General Adjustments**

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

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

**CONVENTIONAL LENDER FEE BUYOUT**

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