

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, August 26, 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

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

Effective Time:
 8/26/2021 8:31:58 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	104.659	104.525	104.391	4.250	104.409	104.409	104.581				
4.125	104.234	104.100	103.966	4.125	103.984	103.984	103.906				
4.000	104.027	103.893	103.759	4.000	103.777	103.777	103.699				
3.875	103.808	103.674	103.540	3.875	103.558	103.558	103.479				
3.750	103.838	103.704	103.570	3.750	103.588	103.588	103.338				
3.625	103.767	103.633	103.499	3.625	103.517	103.517	103.267				
3.500	103.530	103.396	103.262	3.500	103.280	103.280	103.030				
3.375	103.240	103.106	102.973	3.375	102.990	102.990	102.740				
3.250	103.436	103.302	103.168	3.250	103.186	103.186	103.029				
3.125	103.323	103.190	103.056	3.125	103.073	103.073	102.917				
3.000	102.957	102.823	102.689	3.000	102.707	102.707	102.551				
2.875	102.563	102.429	102.295	2.875	102.313	102.313	102.156				
2.750	102.158	102.024	101.890	2.750	101.908	101.908	101.751				
2.625	101.924	101.790	101.656	2.625	101.674	101.674	101.518				
2.500	101.490	101.356	101.222	2.500	101.240	101.240	101.083				
2.375	101.046	100.912	100.778	2.375	100.796	100.796	100.640				
2.250	100.592	100.458	100.324	2.250	100.342	100.342	100.186				
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	104.634	3.500	104.368	104.368	104.384				
3.375	104.314	104.314	104.330	3.375	104.064	104.064	104.080				
3.250	104.892	104.892	105.126	3.250	104.642	104.642	104.876				
3.125	104.377	104.377	104.612	3.125	104.127	104.127	104.362				
3.000	104.041	104.041	104.276	3.000	103.791	103.791	104.026				
2.875	103.698	103.698	103.933	2.875	103.448	103.448	103.683				
2.750	103.327	103.327	103.562	2.750	103.077	103.077	103.312				
2.625	102.925	102.925	102.800	2.625	102.675	102.675	102.550				
2.500	102.550	102.550	102.425	2.500	102.300	102.300	102.175				
2.375	102.177	102.177	102.052	2.375	101.927	101.927	101.802				
2.250	101.799	101.799	101.674	2.250	101.549	101.549	101.424				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HI 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	101.397	101.246	101.094	4.125	101.147	100.996	100.844				
4.000	101.781	101.629	101.477	4.000	101.531	101.379	101.227				
3.875	102.076	102.063	101.923	3.875	101.826	101.813	101.673				
3.750	103.131	103.027	102.810	3.750	102.881	102.777	102.560				
3.625	103.195	103.049	102.903	3.625	102.945	102.799	102.653				
3.500	102.944	102.798	102.652	3.500	102.694	102.548	102.402				
3.375	102.493	102.347	102.201	3.375	102.243	102.097	101.951				
3.250	103.010	102.916	102.737	3.250	102.760	102.666	102.487				
3.125	102.647	102.553	102.374	3.125	102.397	102.303	102.124				
3.000	102.259	102.165	101.986	3.000	102.009	101.915	101.736				
2.875	101.850	101.756	101.577	2.875	101.600	101.506	101.327				
2.750	101.490	101.395	101.300	2.750	101.240	101.145	101.050				

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	105.738	105.720	105.627	4.250	106.256	106.267	106.275	3.750	105.567	105.562	105.562				
4.000	105.421	105.378	105.284	4.125	106.279	106.251	106.158	3.625	105.605	105.581	105.562				
3.875	105.150	105.149	105.045	4.000	106.041	105.998	105.900	3.500	106.068	106.067	105.961				
3.750	105.157	105.100	104.996	3.875	105.739	105.696	105.603	3.375	105.742	105.741	105.635				
3.625	105.378	105.260	105.062	3.750	105.378	105.332	105.199	3.250	105.367	105.366	105.259				
3.500	104.974	104.876	104.721	3.625	105.387	105.288	105.106	3.125	105.019	105.020	104.911				
3.375	104.610	104.510	104.366	3.500	105.071	104.969	104.786	3.000	104.635	104.585	104.487				
3.250	104.055	103.957	103.854	3.375	104.696	104.598	104.416	2.875	104.305	104.233	104.160				
3.125	103.633	103.533	103.389	3.250	104.268	104.170	103.988	2.750	103.945	103.874	103.800				
3.000	102.951	102.859	102.723	3.125	104.115	104.014	103.831	2.625	103.483	103.412	103.337				
2.875	102.442	102.350	102.214	3.000	103.741	103.646	103.463	2.500	103.112	103.044	102.934				
2.750	101.807	101.719	101.630	2.875	103.293	103.198	103.016	2.375	102.767	102.692	102.575				
2.625	100.792	100.704	100.616	2.750	102.753	102.658	102.475	2.250	102.306	102.231	102.114				
2.500	100.022	99.934	99.845	2.625	102.480	102.373	102.174	2.125	101.718	101.643	101.526				
2.375	99.333	99.245	99.157	2.500	102.045	101.938	101.739	2.000	101.120	101.045	100.928				
2.250	98.627	98.539	98.451	2.375	101.461	101.355	101.180	1.990	101.032	100.957	100.840				
				2.250	100.793	100.704	100.529	1.875	100.275	100.199	100.121				

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	104.557	104.546	104.437	3.875	104.445	104.458	104.365
3.750	106.068	106.114	106.021	4.125	104.498	104.480	104.387	3.750	104.198	104.244	104.151
3.625	105.662	105.709	105.628	4.000	104.173	104.155	104.062	3.625	103.906	103.953	103.860
3.500	105.686	105.685	105.586	3.875	103.848	103.807	103.714	3.500	104.560	104.521	104.404
3.375	105.658	105.624	105.592	3.750	103.470	103.427	103.323	3.375	104.382	104.342	104.225
3.250	105.351	105.317	105.285	3.625	104.200	104.081	103.865	3.250	104.121	104.082	103.965
3.125	104.947	104.913	104.881	3.500	103.826	103.718	103.535	3.125	103.794	103.754	103.637
3.000	104.464	104.429	104.398	3.375	103.427	103.329	103.147	3.000	103.826	103.750	103.595
2.875	104.436	104.377	104.322	3.250	102.934	102.831	102.691	2.875	103.566	103.491	103.335
2.750	104.093	104.033	103.979	3.125	102.458	102.361	102.178	2.750	103.237	103.162	103.006
2.625	103.660	103.601	103.546	3.000	102.047	101.915	101.731	2.625	102.864	102.788	102.632
2.500	103.142	103.083	103.028	2.875	101.676	101.544	101.360	2.500	102.705	102.626	102.463
2.375	102.955	102.879	102.801	2.750	100.963	100.831	100.647	2.375	102.357	102.278	102.114
2.250	102.571	102.495	102.417	2.625	100.078	99.975	99.799	2.250	101.965	101.886	101.723
2.125	102.078	102.002	101.924	2.500	99.277	99.160	99.057				
2.000	101.466	101.390	101.312	2.375	98.452	98.335	98.120				
1.875	100.752	100.676	100.598	2.250	97.629	97.512	97.297				

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

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

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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Jumbo																	
HEMJF30			HEM Jumbo 30 Yr Fixed			HEMJF15			HEM Jumbo 15 Yr Fixed								
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day						
4.750			4.750														
4.625			4.625														
4.500			4.500														
4.375			4.375														
4.250	102.742	102.625	4.250	100.617	100.500												
4.125	102.617	102.500	4.125	100.367	100.250												
4.000	102.492	102.375	4.000	100.117	100.000												
3.875	102.242	102.125	3.875	99.742	99.625												
3.750	101.992	101.875	3.750	99.367	99.250												
3.625	101.492	101.375	3.625	98.867	98.750												
3.500	101.242	101.125	3.500	98.367	98.250												
3.375	100.617	100.500	3.375	97.617	97.500												
3.250	99.992	99.875	3.250	96.742	96.625												
3.125	99.742	99.625	3.125														
3.000	99.617	99.500	3.000														
2.875	98.992	98.875	2.875														
2.750			2.750														
HEMJJA5			HEM Jumbo 5/6 SOFR ARM			HEMJJA7			HEM Jumbo 7/6 SOFR ARM			HEMJJA10			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500			4.500					
4.375			4.375			4.375			4.375			4.375					
4.250			4.250			4.250			4.250	96.867	96.750	4.250	96.867	96.750			
4.125			4.125			4.125			4.125	96.617	96.500	4.125	96.617	96.500			
4.000			4.000	98.492	98.375	4.000	98.492	98.375	4.000	96.367	96.250	4.000	96.367	96.250			
3.875	98.492	98.375	3.875	98.492	98.375	3.875	98.492	98.375	3.875	96.117	96.000	3.875	96.117	96.000			
3.750	98.492	98.375	3.750	98.367	98.250	3.750	98.367	98.250	3.750	95.742	95.625	3.750	95.742	95.625			
3.625	98.367	98.250	3.625	98.242	98.125	3.625	98.242	98.125	3.625	95.367	95.250	3.625	95.367	95.250			
3.500	98.242	98.125	3.500	98.117	98.000	3.500	98.117	98.000	3.500	94.867	94.750	3.500	94.867	94.750			
3.375	98.117	98.000	3.375	97.867	97.750	3.375	97.867	97.750	3.375	94.367	94.250	3.375	94.367	94.250			
3.250			3.250	97.617	97.500	3.250	97.617	97.500	3.250			3.250					
3.125			3.125			3.125			3.125			3.125					
3.000			3.000			3.000			3.000			3.000					
2.875			2.875			2.875			2.875			2.875					
2.750			2.750			2.750			2.750			2.750					
Jumbo Product Codes																	
HEMJF30	HEM Jumbo 30 Yr Fixed					HEMJJA5	HEM Jumbo 5/6 SOFR ARM										
HEMJF15	HEM Jumbo 15 Yr Fixed					HEMJJA7	HEM Jumbo 7/6 SOFR ARM										
						HEMJJA10	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	105.244	105.329	105.156	4.250	102.406	102.471	102.248
4.125	105.063	105.079	104.927	4.125	103.245	103.237	103.082
4.000	104.812	104.828	104.677	4.000	102.931	102.923	102.777
3.875	104.464	104.480	104.329	3.875	102.552	102.546	102.424
3.750	104.079	104.094	103.943	3.750	102.197	102.194	102.031
3.625	104.300	104.193	104.084	3.625	103.048	102.917	102.812
3.500	103.988	103.952	103.888	3.500	102.931	102.920	102.827
3.375	103.556	103.521	103.455	3.375	102.512	102.498	102.409
3.250	103.087	103.054	102.987	3.250	102.057	102.040	101.957
3.125	102.474	102.443	102.377	3.125	101.324	101.302	101.224
3.000	101.868	101.829	101.781	3.000	100.982	100.967	100.890
2.875	101.359	101.321	101.272	2.875	100.525	100.507	100.436
2.750	100.711	100.674	100.625	2.750	99.896	99.875	99.808
2.625	99.828	99.730	99.681	2.625	99.033	98.908	98.815
2.500	99.104	98.964	98.893	2.500	98.279	98.157	98.059

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:
8/26/2021 8:31:58 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	105.244	105.329	105.156	4.250	102.379	102.459	102.213				
4.125	105.063	105.079	104.927	4.125	102.450	102.463	102.302				
4.000	104.812	104.828	104.677	4.000	102.782	102.842	102.777				
3.875	104.464	104.480	104.329	3.875	102.428	102.488	102.424				
3.750	104.079	104.094	103.943	3.750	101.990	102.050	101.986				
3.625	104.300	104.193	104.084	3.625	102.407	102.296	102.138				
3.500	103.988	103.952	103.888	3.500	102.931	102.920	102.827				
3.375	103.556	103.521	103.455	3.375	102.512	102.498	102.409				
3.250	103.087	103.054	102.987	3.250	102.057	102.040	101.957				
3.125	102.474	102.443	102.377	3.125	101.324	101.302	101.224				
3.000	101.868	101.829	101.781	3.000	100.982	100.967	100.890				
2.875	101.359	101.321	101.272	2.875	100.525	100.507	100.436				
2.750	100.711	100.674	100.625	2.750	99.896	99.875	99.808				
2.625	99.828	99.730	99.681	2.625	98.512	98.397	98.286				
2.500	99.104	98.964	98.893	2.500	97.528	97.413	97.286				

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:
8/26/2021 8:31:58 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