

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Monday, August 30, 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.](#)

### TABLE OF CONTENTS

#### Government Products

FHA, VA, USDA Page 2  
theNADA Page 3  
FHA, VA, USDA STRETCH Page 4

#### Conventional Products

Clarity Conventional Fixed Page 5  
Conventional Fixed Page 6  
HEM Jumbo Page 7  
Home Ready Page 8  
Home Possible Page 9  
Conventional ARM Page 10

### 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:  
 8/30/2021 8:15:50 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	104.706	104.572	104.438	4.250	104.456	104.456	104.706				
4.125	104.424	104.290	104.156	4.125	104.174	104.174	104.080				
4.000	104.216	104.083	103.949	4.000	103.966	103.966	103.873				
3.875	103.997	103.863	103.729	3.875	103.747	103.747	103.653				
3.750	103.978	103.844	103.710	3.750	103.728	103.728	103.556				
3.625	103.907	103.773	103.639	3.625	103.657	103.657	103.485				
3.500	103.671	103.537	103.403	3.500	103.421	103.421	103.249				
3.375	103.381	103.247	103.113	3.375	103.131	103.131	102.959				
3.250	103.623	103.489	103.355	3.250	103.373	103.373	103.186				
3.125	103.511	103.377	103.243	3.125	103.261	103.261	103.073				
3.000	103.144	103.011	102.877	3.000	102.894	102.894	102.707				
2.875	102.750	102.616	102.482	2.875	102.500	102.500	102.313				
2.750	102.345	102.211	102.077	2.750	102.095	102.095	101.908				
2.625	102.127	101.993	101.859	2.625	101.877	101.877	101.705				
2.500	101.693	101.559	101.425	2.500	101.443	101.443	101.271				
2.375	101.249	101.115	100.981	2.375	100.999	100.999	100.827				
2.250	100.795	100.661	100.527	2.250	100.545	100.545	100.373				
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	104.572	104.587	104.587	3.500	104.322	104.337	104.337				
3.375	104.267	104.283	104.283	3.375	104.017	104.033	104.033				
3.250	104.798	104.735	104.735	3.250	104.548	104.485	104.485				
3.125	104.284	104.221	104.221	3.125	104.034	103.971	103.971				
3.000	103.947	103.885	103.885	3.000	103.697	103.635	103.635				
2.875	103.605	103.542	103.542	2.875	103.355	103.292	103.292				
2.750	103.234	103.171	103.171	2.750	102.984	102.921	102.921				
2.625	103.019	102.894	102.894	2.625	102.769	102.644	102.644				
2.500	102.644	102.519	102.519	2.500	102.394	102.269	102.269				
2.375	102.271	102.146	102.146	2.375	102.021	101.896	101.896				
2.250	101.892	101.767	101.767	2.250	101.642	101.517	101.517				
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	102.033	101.955	101.877	4.125	101.783	101.705	101.627				
4.000	102.417	102.339	102.260	4.000	102.167	102.089	102.010				
3.875	102.227	102.149	102.071	3.875	101.977	101.899	101.821				
3.750	103.173	103.077	102.885	3.750	102.923	102.827	102.635				
3.625	103.191	103.027	102.863	3.625	102.941	102.777	102.613				
3.500	102.940	102.776	102.612	3.500	102.690	102.526	102.362				
3.375	102.489	102.325	102.161	3.375	102.239	102.075	101.911				
3.250	103.214	103.118	102.926	3.250	102.964	102.868	102.676				
3.125	102.880	102.783	102.591	3.125	102.630	102.533	102.341				
3.000	102.506	102.409	102.217	3.000	102.256	102.159	101.967				
2.875	102.109	102.012	101.820	2.875	101.859	101.762	101.570				
2.750	101.726	101.625	101.523	2.750	101.476	101.375	101.273				

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	105.805	105.805	105.683	4.250	106.159	106.193	106.226	3.750	105.567	105.564	105.564				
4.000	105.492	105.466	105.340	4.125	106.315	106.315	106.276	3.625	105.569	105.519	105.490				
3.875	105.150	105.145	105.032	4.000	106.175	106.149	106.018	3.500	106.072	106.101	105.978				
3.750	105.165	105.104	104.991	3.875	105.872	105.846	105.721	3.375	105.752	105.781	105.659				
3.625	105.626	105.496	105.314	3.750	105.512	105.486	105.342	3.250	105.384	105.414	105.291				
3.500	105.234	105.130	104.978	3.625	105.695	105.589	105.383	3.125	105.041	105.073	104.947				
3.375	104.883	104.779	104.627	3.500	105.379	105.269	105.063	3.000	104.796	104.740	104.654				
3.250	104.328	104.223	104.073	3.375	105.003	104.899	104.693	2.875	104.473	104.417	104.331				
3.125	103.923	103.819	103.668	3.250	104.575	104.471	104.265	2.750	104.118	104.063	103.976				
3.000	103.312	103.208	103.056	3.125	104.456	104.354	104.155	2.625	103.659	103.607	103.517				
2.875	102.812	102.708	102.556	3.000	104.082	103.986	103.787	2.500	103.231	103.157	103.032				
2.750	102.182	102.078	101.929	2.875	103.634	103.539	103.340	2.375	102.953	102.869	102.735				
2.625	101.137	101.033	100.919	2.750	103.094	102.998	102.799	2.250	102.500	102.416	102.282				
2.500	100.286	100.191	100.101	2.625	102.728	102.615	102.414	2.125	101.919	101.835	101.701				
2.375	99.600	99.505	99.415	2.500	102.293	102.180	101.967	2.000	101.326	101.242	101.108				
2.250	98.896	98.801	98.711	2.375	101.709	101.603	101.419	1.990	101.238	101.154	101.021				
				2.250	101.039	100.952	100.769	1.875	100.500	100.417	100.334				

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	106.459	106.456	106.456	4.250	104.535	104.517	104.381	3.875	104.501	104.491	104.383
3.750	106.167	106.165	106.165	4.125	104.596	104.596	104.474	3.750	104.256	104.251	104.151
3.625	105.821	105.818	105.818	4.000	104.272	104.272	104.149	3.625	103.965	103.960	103.860
3.500	105.652	105.681	105.567	3.875	103.949	103.923	103.801	3.500	104.565	104.530	104.397
3.375	105.682	105.649	105.615	3.750	103.572	103.546	103.410	3.375	104.386	104.352	104.218
3.250	105.376	105.342	105.308	3.625	104.448	104.318	104.091	3.250	104.126	104.091	103.958
3.125	104.971	104.937	104.904	3.500	104.073	103.956	103.751	3.125	103.798	103.763	103.630
3.000	104.507	104.453	104.420	3.375	103.671	103.567	103.374	3.000	103.964	103.890	103.714
2.875	104.550	104.482	104.415	3.250	103.241	103.086	102.950	2.875	103.704	103.630	103.455
2.750	104.207	104.139	104.072	3.125	102.728	102.599	102.393	2.750	103.375	103.301	103.126
2.625	103.774	103.707	103.640	3.000	102.445	102.288	102.087	2.625	103.002	102.928	102.752
2.500	103.256	103.189	103.122	2.875	102.079	101.922	101.720	2.500	102.924	102.842	102.658
2.375	103.178	103.095	103.012	2.750	101.372	101.216	101.014	2.375	102.575	102.493	102.310
2.250	102.795	102.713	102.629	2.625	100.514	100.409	100.210	2.250	102.183	102.102	101.918
2.125	102.304	102.221	102.137	2.500	99.715	99.585	99.358				
2.000	101.692	101.609	101.526	2.375	98.890	98.760	98.565				
1.875	100.979	100.897	100.813	2.250	98.067	97.937	97.710				

### 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			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750	0.000	0.000			
4.625			4.625	0.000	0.000			
4.500	0.000	0.000	4.500	0.000	0.000			
4.375	0.000	0.000	4.375	0.000	0.000			
4.250	102.875	102.750	4.250	100.750	100.625			
4.125	102.750	102.625	4.125	100.500	100.375			
4.000	102.625	102.500	4.000	100.250	100.125			
3.875	102.375	102.250	3.875	99.875	99.750			
3.750	102.000	101.875	3.750	99.500	99.375			
3.625	101.625	101.500	3.625	99.000	98.875			
3.500	101.250	101.125	3.500	98.500	98.375			
3.375	100.750	100.625	3.375	97.750	97.625			
3.250	100.125	100.000	3.250	96.875	96.750			
3.125	99.875	99.750	3.125					
3.000	99.750	99.625	3.000					
2.875	99.125	99.000	2.875					
2.750			2.750					
HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	0.000	0.000	4.750	0.000	0.000	4.750	0.000	0.000
4.625	0.000	0.000	4.625	0.000	0.000	4.625	0.000	0.000
4.500	0.000	0.000	4.500	0.000	0.000	4.500	0.000	0.000
4.375	0.000	0.000	4.375	0.000	0.000	4.375	0.000	0.000
4.250	0.000	0.000	4.250	0.000	0.000	4.250	96.875	96.750
4.125	0.000	0.000	4.125	0.000	0.000	4.125	96.625	96.500
4.000	0.000	0.000	4.000	98.500	98.375	4.000	96.375	96.250
3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000
3.750	98.500	98.375	3.750	98.375	98.250	3.750	95.750	95.625
3.625	98.375	98.250	3.625	98.250	98.125	3.625	95.375	95.250
3.500	98.250	98.125	3.500	98.125	98.000	3.500	94.875	94.750
3.375	98.125	98.000	3.375	97.875	97.750	3.375	94.375	94.250
3.250			3.250	97.625	97.500	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

  

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	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	105.280	105.412	105.219	4.250	102.325	102.444	102.200	
4.125	105.006	105.118	104.924	4.125	103.186	102.684	103.046	
4.000	104.755	104.803	104.640	4.000	102.971	102.957	103.003	
3.875	104.423	104.471	104.308	3.875	102.623	102.606	102.652	
3.750	104.065	104.113	103.950	3.750	102.196	102.217	102.220	
3.625	104.485	104.402	104.284	3.625	103.272	103.171	103.054	
3.500	104.221	104.200	104.110	3.500	103.131	103.133	103.045	
3.375	103.771	103.769	103.683	3.375	102.720	102.718	102.634	
3.250	103.308	103.302	103.219	3.250	102.278	102.272	102.191	
3.125	102.677	102.667	102.588	3.125	101.563	101.544	101.466	
3.000	102.150	102.161	102.057	3.000	101.244	101.265	101.162	
2.875	101.634	101.652	101.551	2.875	100.795	100.812	100.713	
2.750	100.995	101.007	100.910	2.750	100.178	100.191	100.095	
2.625	100.189	100.102	100.005	2.625	99.385	99.289	99.185	
2.500	99.297	99.197	99.100	2.500	98.636	98.545	98.436	

**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:  
8/30/2021 8:15:50 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	105.280	105.412	105.219	4.250	102.301	102.433	102.167				
4.125	105.006	105.118	104.924	4.125	102.397	102.444	102.408				
4.000	104.755	104.803	104.640	4.000	102.971	102.957	103.003				
3.875	104.423	104.471	104.308	3.875	102.623	102.606	102.652				
3.750	104.065	104.113	103.950	3.750	102.196	102.174	102.220				
3.625	104.485	104.402	104.284	3.625	102.644	102.561	102.391				
3.500	104.221	104.200	104.110	3.500	103.131	103.133	103.045				
3.375	103.771	103.769	103.683	3.375	102.720	102.718	102.634				
3.250	103.308	103.302	103.219	3.250	102.278	102.272	102.191				
3.125	102.677	102.667	102.588	3.125	101.553	101.544	101.466				
3.000	102.150	102.161	102.057	3.000	101.244	101.265	101.162				
2.875	101.634	101.652	101.551	2.875	100.795	100.812	100.713				
2.750	100.995	101.007	100.910	2.750	100.178	100.191	100.095				
2.625	100.189	100.102	100.005	2.625	98.870	98.784	98.645				
2.500	99.297	99.197	99.100	2.500	97.892	97.807	97.668				

**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:  
8/30/2021 8:15:50 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
<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