

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, August 31, 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:
 8/31/2021 8:10:45 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	104.815	104.681	104.547	4.250	104.565	104.753	104.753				
4.125	104.613	104.479	104.345	4.125	104.363	104.285	104.285				
4.000	104.405	104.271	104.137	4.000	104.155	104.077	104.077				
3.875	104.186	104.052	103.918	3.875	103.936	103.858	103.858				
3.750	104.056	103.922	103.789	3.750	103.806	103.643	103.643				
3.625	103.985	103.851	103.718	3.625	103.735	103.563	103.563				
3.500	103.749	103.615	103.481	3.500	103.499	103.327	103.327				
3.375	103.459	103.325	103.191	3.375	103.209	103.037	103.037				
3.250	103.654	103.520	103.386	3.250	103.404	103.232	103.232				
3.125	103.542	103.408	103.274	3.125	103.292	103.120	103.120				
3.000	103.176	103.042	102.908	3.000	102.926	102.754	102.754				
2.875	102.781	102.647	102.514	2.875	102.531	102.359	102.359				
2.750	102.376	102.242	102.108	2.750	102.126	101.954	101.954				
2.625	102.143	102.009	101.875	2.625	101.893	101.721	101.721				
2.500	101.708	101.575	101.441	2.500	101.458	101.287	101.287				
2.375	101.265	101.131	100.997	2.375	101.015	100.843	100.843				
2.250	100.811	100.677	100.543	2.250	100.561	100.389	100.389				
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	104.587	104.603	104.603	3.500	104.337	104.353	104.353				
3.375	104.283	104.298	104.298	3.375	104.033	104.048	104.048				
3.250	104.845	104.798	104.798	3.250	104.595	104.548	104.548				
3.125	104.331	104.284	104.284	3.125	104.081	104.034	104.034				
3.000	103.994	103.947	103.947	3.000	103.744	103.697	103.697				
2.875	103.651	103.605	103.605	2.875	103.401	103.355	103.355				
2.750	103.281	103.234	103.234	2.750	103.031	102.984	102.984				
2.625	103.113	102.988	102.988	2.625	102.863	102.738	102.738				
2.500	102.738	102.613	102.613	2.500	102.488	102.363	102.363				
2.375	102.365	102.240	102.240	2.375	102.115	101.990	101.990				
2.250	101.986	101.861	101.861	2.250	101.736	101.611	101.611				
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	102.092	101.998	101.892	4.125	101.842	101.748	101.642				
4.000	102.475	102.381	102.275	4.000	102.225	102.131	102.025				
3.875	102.285	102.191	102.085	3.875	102.035	101.941	101.835				
3.750	103.179	103.086	102.863	3.750	102.929	102.836	102.613				
3.625	103.304	103.156	102.987	3.625	103.054	102.906	102.737				
3.500	103.053	102.904	102.736	3.500	102.803	102.654	102.486				
3.375	102.602	102.453	102.285	3.375	102.352	102.203	102.035				
3.250	103.267	103.174	102.951	3.250	103.017	102.924	102.701				
3.125	102.932	102.839	102.616	3.125	102.682	102.589	102.366				
3.000	102.608	102.516	102.293	3.000	102.358	102.266	102.043				
2.875	102.161	102.069	101.853	2.875	101.911	101.819	101.603				
2.750	101.781	101.688	101.581	2.750	101.531	101.438	101.331				

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	105.821	105.821	105.659	4.250	106.344	106.344	106.324	3.750	105.495	105.491	105.554	
4.000	105.506	105.480	105.316	4.125	106.315	106.315	106.221	3.625	105.555	105.513	105.494	
3.875	105.150	105.150	105.150	4.000	106.158	106.132	105.963	3.500	106.032	106.075	105.962	
3.750	105.299	105.247	105.128	3.875	105.855	105.829	105.666	3.375	105.714	105.757	105.645	
3.625	105.680	105.550	105.377	3.750	105.494	105.468	105.287	3.250	105.347	105.391	105.277	
3.500	105.322	105.218	105.047	3.625	105.718	105.623	105.390	3.125	105.009	105.056	104.940	
3.375	104.977	104.873	104.701	3.500	105.402	105.303	105.071	3.000	104.803	104.743	104.651	
3.250	104.427	104.323	104.152	3.375	105.028	104.932	104.700	2.875	104.484	104.424	104.332	
3.125	104.031	103.927	103.756	3.250	104.600	104.504	104.272	2.750	104.129	104.070	103.977	
3.000	103.385	103.289	103.128	3.125	104.479	104.379	104.147	2.625	103.678	103.621	103.526	
2.875	102.890	102.795	102.633	3.000	104.107	104.011	103.779	2.500	103.291	103.217	103.074	
2.750	102.268	102.172	102.011	2.875	103.659	103.564	103.331	2.375	102.985	102.901	102.749	
2.625	101.227	101.131	100.970	2.750	103.119	103.023	102.791	2.250	102.537	102.453	102.302	
2.500	100.360	100.264	100.102	2.625	102.767	102.655	102.414	2.125	101.959	101.875	101.723	
2.375	99.619	99.524	99.405	2.500	102.333	102.220	101.976	2.000	101.368	101.284	101.133	
2.250	98.917	98.821	98.703	2.375	101.748	101.635	101.417	1.990	101.281	101.197	101.045	
				2.250	101.080	100.984	100.766	1.875	100.477	100.394	100.210	

CLARITY HIGHLIGHTS												
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	106.433	106.476	106.570	4.250	104.566	104.566	104.404	3.875	104.500	104.497	104.366	
3.750	106.141	106.171	106.239	4.125	104.612	104.612	104.450	3.750	104.271	104.267	104.136	
3.625	105.735	105.824	105.932	4.000	104.287	104.287	104.125	3.625	103.979	103.976	103.845	
3.500	105.625	105.654	105.549	3.875	103.963	103.939	103.777	3.500	104.576	104.550	104.393	
3.375	105.678	105.644	105.583	3.750	103.586	103.560	103.386	3.375	104.397	104.371	104.215	
3.250	105.371	105.337	105.276	3.625	104.533	104.403	104.145	3.250	104.137	104.111	103.954	
3.125	104.966	104.932	104.872	3.500	104.158	104.052	103.821	3.125	103.809	103.783	103.626	
3.000	104.545	104.478	104.387	3.375	103.759	103.663	103.445	3.000	103.943	103.875	103.676	
2.875	104.588	104.520	104.421	3.250	103.400	103.244	103.024	2.875	103.684	103.615	103.416	
2.750	104.246	104.178	104.079	3.125	102.944	102.788	102.561	2.750	103.355	103.287	103.088	
2.625	103.813	103.745	103.646	3.000	102.581	102.433	102.215	2.625	102.981	102.913	102.714	
2.500	103.295	103.227	103.128	2.875	102.121	101.974	101.756	2.500	102.905	102.821	102.610	
2.375	103.154	103.070	102.952	2.750	101.520	101.373	101.155	2.375	102.556	102.472	102.261	
2.250	102.772	102.688	102.571	2.625	100.537	100.434	100.213	2.250	102.164	102.080	101.870	
2.125	102.281	102.197	102.079	2.500	99.738	99.608	99.445					
2.000	101.670	101.586	101.468	2.375	98.913	98.782	98.525					
1.875	100.957	100.873	100.756	2.250	98.090	97.959	97.702					

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					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	102.875	102.733	4.250	100.750	100.608			
4.125	102.750	102.608	4.125	100.500	100.358			
4.000	102.625	102.483	4.000	100.250	100.108			
3.875	102.375	102.233	3.875	99.875	99.733			
3.750	102.000	101.858	3.750	99.500	99.358			
3.625	101.625	101.483	3.625	99.000	98.858			
3.500	101.250	101.108	3.500	98.500	98.358			
3.375	100.750	100.608	3.375	97.750	97.608			
3.250	100.125	99.983	3.250	96.875	96.733			
3.125	99.875	99.733	3.125					
3.000	99.750	99.608	3.000					
2.875	99.250	99.108	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			4.750			4.750		
4.625			4.625			4.625		
4.500			4.500			4.500		
4.375			4.375			4.375		
4.250			4.250			4.250	96.875	96.733
4.125			4.125			4.125	96.625	96.483
4.000			4.000	98.500	98.358	4.000	96.375	96.233
3.875	98.500	98.358	3.875	98.500	98.358	3.875	96.125	95.983
3.750	98.500	98.358	3.750	98.375	98.233	3.750	95.750	95.608
3.625	98.375	98.233	3.625	98.250	98.108	3.625	95.375	95.233
3.500	98.250	98.108	3.500	98.125	97.983	3.500	94.875	94.733
3.375	98.125	97.983	3.375	97.875	97.733	3.375	94.375	94.233
3.250			3.250	97.625	97.483	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	105.282	105.448	105.289	4.250	102.322	102.478	102.268		
4.125	105.093	105.171	105.034	4.125	103.266	103.331	103.109		
4.000	104.848	104.927	104.786	4.000	102.997	103.040	103.028		
3.875	104.519	104.598	104.457	3.875	102.647	102.680	102.679		
3.750	104.161	104.241	104.100	3.750	102.273	102.342	102.251		
3.625	104.566	104.480	104.356	3.625	103.341	103.241	103.117		
3.500	104.306	104.274	104.180	3.500	103.198	103.201	103.109		
3.375	103.848	103.846	103.754	3.375	102.792	102.791	102.701		
3.250	103.387	103.381	103.293	3.250	102.353	102.348	102.261		
3.125	102.760	102.751	102.665	3.125	101.650	101.624	101.539		
3.000	102.201	102.223	102.118	3.000	101.300	101.322	101.217		
2.875	101.700	101.718	101.615	2.875	100.856	100.874	100.772		
2.750	101.062	101.076	100.975	2.750	100.244	100.258	100.157		
2.625	100.245	100.153	100.048	2.625	99.438	99.339	99.226		
2.500	99.457	99.339	99.249	2.500	98.693	98.597	98.479		

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:
8/31/2021 8:10:45 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	105.282	105.448	105.289	4.250	102.302	102.468	102.237				
4.125	105.093	105.171	105.034	4.125	102.485	102.563	102.410				
4.000	104.848	104.927	104.786	4.000	102.997	102.985	103.028				
3.875	104.519	104.598	104.457	3.875	102.647	102.636	102.679				
3.750	104.161	104.241	104.100	3.750	102.218	102.208	102.251				
3.625	104.566	104.480	104.356	3.625	102.719	102.633	102.456				
3.500	104.306	104.274	104.180	3.500	103.198	103.201	103.109				
3.375	103.848	103.846	103.754	3.375	102.792	102.791	102.701				
3.250	103.387	103.381	103.293	3.250	102.353	102.348	102.261				
3.125	102.760	102.751	102.665	3.125	101.633	101.624	101.539				
3.000	102.201	102.223	102.118	3.000	101.300	101.322	101.217				
2.875	101.700	101.718	101.615	2.875	100.856	100.874	100.772				
2.750	101.062	101.076	100.975	2.750	100.244	100.258	100.157				
2.625	100.245	100.153	100.048	2.625	98.925	98.833	98.686				
2.500	99.457	99.339	99.249	2.500	97.952	97.861	97.713				

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:
8/31/2021 8:10:45 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