

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, September 1, 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:
 9/1/2021 8:11:25 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	104.784	104.650	104.516	4.250	104.534	104.581	104.581				
4.125	104.558	104.424	104.290	4.125	104.308	104.121	104.121				
4.000	104.351	104.217	104.083	4.000	104.101	103.913	103.913				
3.875	104.132	103.998	103.864	3.875	103.882	103.694	103.694				
3.750	104.072	103.938	103.804	3.750	103.822	103.650	103.650				
3.625	104.001	103.867	103.733	3.625	103.751	103.579	103.579				
3.500	103.764	103.630	103.497	3.500	103.514	103.342	103.342				
3.375	103.475	103.341	103.207	3.375	103.225	103.053	103.053				
3.250	103.545	103.411	103.277	3.250	103.295	103.107	103.107				
3.125	103.433	103.299	103.165	3.125	103.183	102.995	102.995				
3.000	103.066	102.932	102.799	3.000	102.816	102.629	102.629				
2.875	102.672	102.538	102.404	2.875	102.422	102.234	102.234				
2.750	102.267	102.133	101.999	2.750	102.017	101.829	101.829				
2.625	102.018	101.884	101.750	2.625	101.768	101.611	101.611				
2.500	101.583	101.450	101.316	2.500	101.333	101.177	101.177				
2.375	101.140	101.006	100.872	2.375	100.890	100.734	100.734				
2.250	100.686	100.552	100.418	2.250	100.436	100.280	100.280				
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	104.790	104.790	3.500	104.322	104.540	104.540				
3.375	104.267	104.486	104.486	3.375	104.017	104.236	104.236				
3.250	104.814	104.735	104.735	3.250	104.564	104.485	104.485				
3.125	104.299	104.221	104.221	3.125	104.049	103.971	103.971				
3.000	103.963	103.885	103.885	3.000	103.713	103.635	103.635				
2.875	103.620	103.542	103.542	2.875	103.370	103.292	103.292				
2.750	103.249	103.171	103.171	2.750	102.999	102.921	102.921				
2.625	103.081	102.941	102.941	2.625	102.831	102.691	102.691				
2.500	102.707	102.566	102.566	2.500	102.457	102.316	102.316				
2.375	102.333	102.193	102.193	2.375	102.083	101.943	101.943				
2.250	101.955	101.814	101.814	2.250	101.705	101.564	101.564				
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	101.979	101.795	101.643	4.125	101.729	101.545	101.393				
4.000	102.362	102.178	102.027	4.000	102.112	101.928	101.777				
3.875	102.320	102.291	102.175	3.875	102.070	102.041	101.925				
3.750	103.320	103.208	103.033	3.750	103.070	102.958	102.783				
3.625	103.372	103.195	103.049	3.625	103.122	102.945	102.799				
3.500	103.121	102.944	102.798	3.500	102.871	102.694	102.548				
3.375	102.670	102.493	102.347	3.375	102.420	102.243	102.097				
3.250	103.322	103.197	103.008	3.250	103.072	102.947	102.758				
3.125	102.959	102.834	102.644	3.125	102.709	102.584	102.394				
3.000	102.621	102.496	102.307	3.000	102.371	102.246	102.057				
2.875	102.162	102.037	101.847	2.875	101.912	101.787	101.597				
2.750	101.760	101.653	101.566	2.750	101.510	101.403	101.316				

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

VA IRRRL Adjustments

VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250

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

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	105.837	105.819	105.683	4.250	106.399	106.409	106.406	3.750	105.554	105.571	105.575				
4.000	105.521	105.483	105.351	4.125	106.315	106.308	106.245	3.625	105.617	105.581	105.565				
3.875	105.165	105.150	105.137	4.000	106.173	106.135	105.990	3.500	106.050	106.076	105.980				
3.750	105.280	105.204	105.098	3.875	105.870	105.833	105.690	3.375	105.733	105.758	105.663				
3.625	105.593	105.434	105.311	3.750	105.509	105.472	105.327	3.250	105.364	105.391	105.294				
3.500	105.246	105.121	104.981	3.625	105.664	105.532	105.336	3.125	105.026	105.054	104.955				
3.375	104.897	104.773	104.633	3.500	105.346	105.212	105.017	3.000	104.812	104.770	104.699				
3.250	104.344	104.220	104.080	3.375	104.973	104.841	104.646	2.875	104.489	104.448	104.377				
3.125	103.943	103.819	103.679	3.250	104.545	104.413	104.218	2.750	104.136	104.095	104.023				
3.000	103.262	103.148	103.015	3.125	104.454	104.330	104.140	2.625	103.680	103.641	103.567				
2.875	102.764	102.650	102.517	3.000	104.085	103.962	103.772	2.500	103.300	103.209	103.092				
2.750	102.138	102.023	101.891	2.875	103.637	103.515	103.324	2.375	103.001	102.891	102.759				
2.625	101.094	100.980	100.851	2.750	103.097	102.974	102.784	2.250	102.549	102.440	102.307				
2.500	100.226	100.112	99.979	2.625	102.557	102.416	102.217	2.125	101.970	101.860	101.728				
2.375	99.362	99.275	99.199	2.500	102.122	101.981	101.781	2.000	101.377	101.268	101.135				
2.250	98.659	98.571	98.495	2.375	101.538	101.400	101.222	1.990	101.290	101.180	101.047				
				2.250	100.870	100.750	100.571	1.875	100.541	100.446	100.357				

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	106.570	106.587	106.591	4.250	104.630	104.620	104.490	3.875	104.499	104.476	104.366
3.750	106.280	106.296	106.300	4.125	104.628	104.610	104.474	3.750	104.254	104.246	104.150
3.625	105.933	105.949	105.953	4.000	104.303	104.285	104.149	3.625	103.963	103.955	103.859
3.500	105.629	105.649	105.560	3.875	103.978	103.942	103.801	3.500	104.561	104.508	104.376
3.375	105.682	105.644	105.601	3.750	103.601	103.564	103.418	3.375	104.383	104.329	104.198
3.250	105.375	105.337	105.294	3.625	104.446	104.286	104.100	3.250	104.122	104.069	103.937
3.125	104.970	104.932	104.889	3.500	104.071	103.933	103.824	3.125	103.794	103.741	103.610
3.000	104.579	104.494	104.415	3.375	103.673	103.558	103.448	3.000	104.017	103.919	103.751
2.875	104.621	104.536	104.455	3.250	103.313	103.136	103.024	2.875	103.757	103.659	103.491
2.750	104.279	104.194	104.113	3.125	102.853	102.670	102.484	2.750	103.428	103.331	103.163
2.625	103.847	103.762	103.681	3.000	102.454	102.281	102.103	2.625	103.055	102.957	102.789
2.500	103.329	103.244	103.163	2.875	101.991	101.819	101.640	2.500	102.930	102.830	102.665
2.375	103.218	103.123	103.034	2.750	101.386	101.213	101.035	2.375	102.582	102.482	102.316
2.250	102.836	102.742	102.652	2.625	100.450	100.322	100.171	2.250	102.190	102.090	101.924
2.125	102.344	102.250	102.161	2.500	99.651	99.491	99.307				
2.000	101.733	101.639	101.549	2.375	98.826	98.666	98.511				
1.875	101.020	100.926	100.837	2.250	98.003	97.843	97.632				

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					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	102.858	102.742	4.250	100.733	100.617			
4.125	102.733	102.617	4.125	100.483	100.367			
4.000	102.608	102.492	4.000	100.233	100.117			
3.875	102.358	102.242	3.875	99.858	99.742			
3.750	101.983	101.867	3.750	99.483	99.367			
3.625	101.608	101.492	3.625	98.983	98.867			
3.500	101.233	101.117	3.500	98.483	98.367			
3.375	100.733	100.617	3.375	97.733	97.617			
3.250	100.108	99.992	3.250	96.858	96.742			
3.125	99.858	99.742	3.125					
3.000	99.733	99.617	3.000					
2.875	99.233	99.117	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	96.858	96.742
4.125			4.125			4.125	96.608	96.492
4.000			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	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	105.363	105.534	105.393	4.250	102.474	102.628	102.444	
4.125	105.138	105.240	105.099	4.125	103.350	102.957	103.245	
4.000	104.891	104.964	104.843	4.000	103.057	103.114	102.988	
3.875	104.560	104.633	104.512	3.875	102.693	102.751	102.623	
3.750	104.201	104.274	104.153	3.750	102.351	102.411	102.278	
3.625	104.509	104.423	104.326	3.625	103.318	103.217	103.122	
3.500	104.254	104.170	104.097	3.500	103.013	102.975	102.902	
3.375	103.788	103.774	103.701	3.375	102.699	102.688	102.616	
3.250	103.310	103.293	103.224	3.250	102.322	102.307	102.237	
3.125	102.696	102.675	102.608	3.125	101.652	101.633	101.566	
3.000	102.116	102.053	101.965	3.000	101.174	101.183	101.094	
2.875	101.583	101.554	101.468	2.875	100.751	100.756	100.670	
2.750	100.957	100.938	100.854	2.750	100.177	100.178	100.093	
2.625	100.152	100.062	99.981	2.625	99.370	99.270	99.184	
2.500	99.245	99.155	99.074	2.500	98.622	98.525	98.434	

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:
9/1/2021 8:11:25 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	105.363	105.534	105.393	4.250	102.454	102.615	102.412				
4.125	105.138	105.240	105.099	4.125	102.581	102.647	102.554				
4.000	104.891	104.964	104.843	4.000	102.719	102.716	102.755				
3.875	104.560	104.633	104.512	3.875	102.463	102.460	102.499				
3.750	104.201	104.274	104.153	3.750	102.177	102.176	102.215				
3.625	104.509	104.423	104.326	3.625	102.716	102.622	102.480				
3.500	104.254	104.170	104.097	3.500	102.983	102.975	102.902				
3.375	103.788	103.774	103.701	3.375	102.699	102.688	102.616				
3.250	103.310	103.293	103.224	3.250	102.322	102.307	102.237				
3.125	102.696	102.675	102.608	3.125	101.652	101.633	101.566				
3.000	102.116	102.053	101.965	3.000	101.174	101.183	101.094				
2.875	101.583	101.554	101.468	2.875	100.751	100.756	100.670				
2.750	100.957	100.938	100.854	2.750	100.177	100.178	100.093				
2.625	100.152	100.062	99.981	2.625	98.875	98.779	98.662				
2.500	99.245	99.155	99.074	2.500	97.897	97.802	97.684				

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:
9/1/2021 8:11:25 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