

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, September 2, 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.](#)

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:
 9/2/2021 8:12:01 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.



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

Effective Time:
 9/2/2021 8:12:01 AM

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	104.800	104.666	104.532	4.250	104.550	104.956	104.956				
4.125	104.559	104.425	104.291	4.125	104.309	104.325	104.325				
4.000	104.352	104.218	104.084	4.000	104.102	104.117	104.117				
3.875	104.132	103.999	103.865	3.875	103.882	103.898	103.898				
3.750	104.041	103.907	103.773	3.750	103.791	103.683	103.683				
3.625	103.970	103.836	103.702	3.625	103.720	103.563	103.563				
3.500	103.733	103.599	103.465	3.500	103.483	103.327	103.327				
3.375	103.444	103.310	103.176	3.375	103.194	103.037	103.037				
3.250	103.498	103.364	103.230	3.250	103.248	103.092	103.092				
3.125	103.386	103.252	103.118	3.125	103.136	102.980	102.980				
3.000	103.019	102.886	102.752	3.000	102.769	102.613	102.613				
2.875	102.625	102.491	102.357	2.875	102.375	102.219	102.219				
2.750	102.220	102.086	101.952	2.750	101.970	101.814	101.814				
2.625	101.971	101.837	101.703	2.625	101.721	101.549	101.549				
2.500	101.537	101.403	101.269	2.500	101.287	101.115	101.115				
2.375	101.093	100.959	100.825	2.375	100.843	100.671	100.671				
2.250	100.639	100.505	100.371	2.250	100.389	100.217	100.217				
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	104.493	104.447	104.447	3.500	104.243	104.197	104.197				
3.375	104.189	104.142	104.142	3.375	103.939	103.892	103.892				
3.250	104.829	104.767	104.767	3.250	104.579	104.517	104.517				
3.125	104.315	104.252	104.252	3.125	104.065	104.002	104.002				
3.000	103.979	103.916	103.916	3.000	103.729	103.666	103.666				
2.875	103.636	103.573	103.573	2.875	103.386	103.323	103.323				
2.750	103.265	103.202	103.202	2.750	103.015	102.952	102.952				
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	101.962	101.896	101.831	4.125	101.712	101.646	101.581				
4.000	102.345	102.280	102.214	4.000	102.095	102.030	101.964				
3.875	102.156	102.090	102.024	3.875	101.906	101.840	101.774				
3.750	103.318	103.224	103.045	3.750	103.068	102.974	102.795				
3.625	103.247	103.101	102.956	3.625	102.997	102.851	102.706				
3.500	102.996	102.850	102.704	3.500	102.746	102.600	102.454				
3.375	102.545	102.399	102.253	3.375	102.295	102.149	102.003				
3.250	103.256	103.171	102.999	3.250	103.006	102.921	102.749				
3.125	102.893	102.808	102.636	3.125	102.643	102.558	102.386				
3.000	102.555	102.470	102.298	3.000	102.305	102.220	102.048				
2.875	102.096	102.011	101.839	2.875	101.846	101.761	101.589				
2.750	101.679	101.594	101.422	2.750	101.429	101.344	101.172				

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



Effective Time:
9/2/2021 8:12:01 AM

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

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	105.868	105.858	105.722	4.250	106.529	106.546	106.560	3.750	105.585	105.585	105.585				
4.000	105.549	105.524	105.393	4.125	106.315	106.313	106.284	3.625	105.669	105.651	105.616				
3.875	105.193	105.167	105.004	4.000	106.201	106.175	106.029	3.500	106.144	106.168	106.068				
3.750	105.211	105.150	105.043	3.875	105.898	105.873	105.730	3.375	105.829	105.853	105.753				
3.625	105.552	105.425	105.260	3.750	105.538	105.512	105.366	3.250	105.457	105.482	105.380				
3.500	105.157	105.059	104.917	3.625	105.661	105.565	105.376	3.125	105.107	105.133	105.029				
3.375	104.798	104.698	104.558	3.500	105.342	105.245	105.056	3.000	104.859	104.809	104.740				
3.250	104.236	104.140	104.000	3.375	104.971	104.874	104.685	2.875	104.538	104.489	104.420				
3.125	103.820	103.719	103.580	3.250	104.543	104.446	104.257	2.750	104.182	104.133	104.063				
3.000	103.201	103.109	102.977	3.125	104.386	104.290	104.101	2.625	103.718	103.671	103.598				
2.875	102.693	102.601	102.469	3.000	104.019	103.922	103.733	2.500	103.283	103.209	103.092				
2.750	102.058	101.966	101.834	2.875	103.571	103.475	103.286	2.375	102.997	102.915	102.790				
2.625	101.009	100.917	100.785	2.750	103.030	102.934	102.745	2.250	102.541	102.459	102.334				
2.500	100.141	100.049	99.917	2.625	102.597	102.485	102.287	2.125	101.955	101.873	101.749				
2.375	99.369	99.281	99.201	2.500	102.162	102.050	101.851	2.000	101.360	101.278	101.154				
2.250	98.666	98.577	98.497	2.375	101.578	101.469	101.293	1.990	101.272	101.190	101.066				
				2.250	100.913	100.818	100.642	1.875	100.563	100.484	100.422				

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	106.601	106.601	106.601	4.250	104.603	104.609	104.483	3.875	104.514	104.505	104.412
3.750	106.310	106.310	106.310	4.125	104.659	104.649	104.513	3.750	104.284	104.276	104.183
3.625	105.963	105.963	105.963	4.000	104.334	104.324	104.189	3.625	103.993	103.984	103.891
3.500	105.686	105.711	105.618	3.875	104.006	103.981	103.840	3.500	104.585	104.554	104.437
3.375	105.690	105.651	105.612	3.750	103.629	103.604	103.458	3.375	104.407	104.376	104.258
3.250	105.383	105.344	105.305	3.625	104.436	104.308	104.099	3.250	104.146	104.115	103.998
3.125	104.978	104.939	104.901	3.500	104.065	103.963	103.774	3.125	103.818	103.787	103.670
3.000	104.581	104.519	104.457	3.375	103.671	103.574	103.388	3.000	104.002	103.925	103.762
2.875	104.624	104.562	104.499	3.250	103.192	103.076	102.962	2.875	103.742	103.665	103.502
2.750	104.282	104.220	104.157	3.125	102.720	102.606	102.417	2.750	103.414	103.337	103.173
2.625	103.849	103.787	103.725	3.000	102.381	102.241	102.064	2.625	103.040	102.963	102.800
2.500	103.331	103.269	103.207	2.875	101.910	101.769	101.592	2.500	102.960	102.875	102.704
2.375	103.218	103.139	103.062	2.750	101.296	101.156	100.979	2.375	102.612	102.527	102.355
2.250	102.836	102.757	102.680	2.625	100.413	100.314	100.125	2.250	102.220	102.135	101.964
2.125	102.344	102.265	102.188	2.500	99.610	99.482	99.307				
2.000	101.733	101.654	101.577	2.375	98.784	98.656	98.448				
1.875	101.020	100.941	100.864	2.250	97.961	97.833	97.625				

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
------------------------------	--------

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:
9/2/2021 8:12:01 AM

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

Conventional																																																																																																																																																																																																							
AMFX30				AMFX25				Conforming 30 Yr Fixed				AMFX20				Conforming 20 Yr Fixed				AMFX15				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																																
4.125	105.868	105.858	105.722	4.250	106.529	106.546	106.560	3.750	105.585	105.585	105.585	3.625	105.669	105.651	105.616	3.500	106.144	106.168	106.068	3.375	105.211	105.150	105.043	4.000	106.201	106.175	106.029	3.500	106.144	106.168	106.068	3.375	105.829	105.853	105.753	3.250	105.552	105.425	105.260	3.750	105.538	105.512	105.366	3.250	105.457	105.482	105.380	3.125	105.157	105.059	104.917	3.625	105.661	105.565	105.376	3.125	105.107	105.133	105.029	3.000	104.798	104.698	104.558	3.500	105.342	105.245	105.056	3.000	104.859	104.809	104.740	2.875	104.236	104.140	104.000	3.375	104.971	104.874	104.685	2.875	104.538	104.489	104.420	2.750	104.125	104.025	103.885	2.750	104.182	104.133	104.063	2.625	103.820	103.719	103.580	2.625	104.543	104.446	104.257	2.625	104.182	104.133	104.063	2.500	103.201	103.109	102.977	2.500	104.386	104.290	104.101	2.500	103.718	103.671	103.598	2.375	102.900	102.803	102.670	2.375	104.019	103.922	103.733	2.375	103.283	103.209	103.092	2.250	102.693	102.601	102.469	2.250	103.571	103.475	103.286	2.250	102.997	102.915	102.790	2.125	102.058	101.966	101.834	2.125	103.030	102.934	102.745	2.125	102.541	102.459	102.334	2.000	101.009	100.917	100.785	2.000	102.597	102.485	102.287	2.000	101.955	101.873	101.749	1.875	100.141	100.049	99.917	1.875	102.162	102.050	101.851	1.875	101.360	101.278	101.154	1.750	99.369	99.281	99.201	1.750	101.578	101.469	101.293	1.750	100.172	100.190	101.066	1.625	98.666	98.577	98.497	1.625	100.913	100.818	100.642	1.625	100.563	100.484	100.422

FHLMC Codes																																																																							
AMFX30				AMFX25				AMFX20				AMFX15																																																											
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																																																								
3.875	106.601	106.601	106.601	4.250	104.478	104.484	104.358	3.875	104.389	104.380	104.287	3.750	104.159	104.151	104.058	3.625	103.868	103.859	103.766	3.500	105.686	105.711	105.618	3.875	103.881	103.856	103.715	3.500	104.460	104.429	104.312	3.375	104.282	104.251	104.133	3.250	104.021	103.990	103.873	3.125	103.693	103.662	103.545	3.000	103.877	103.800	103.637	2.875	103.617	103.540	103.377	2.750	103.289	103.212	103.048	2.625	102.915	102.838	102.675	2.500	102.835	102.750	102.579	2.375	102.487	102.402	102.230	2.250	102.095	102.010	101.839

LPMI Product Codes												
FNMA	FHLMC	CF 30yr fix LPMI	CF 15yr fix LPMI	FNMA	FHLMC	CF 30yr fix High Balance LPMI	CF 15yr fix High Balance LPMI					
AMFX30LPMI	ARFX30LPMI			AMFX30HBLPMI	ARFX30SCLPMI							
AMFX25LPMI	ARFX25LPMI			AMFX25HBLPMI	ARFX25SCLPMI							
AMFX20LPMI	ARFX20LPMI			AMFX20HBLPMI	ARFX20SCLPMI							
AMFX15LPMI	ARFX15LPMI			AMFX15HBLPMI	ARFX15SCLPMI							

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	-0.750					
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-1.000					
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.500					
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.500					
660-679	0.000	-1.000	-1.250	-2.250	-2.250	-2.250	-2.250					
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750					
620-639	-0.500	-1.500	-3.000	-3.000	-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	-0.875									
720-739	-0.375	-1.000	-1.125									
700-719	-0.375	-1.000	-1.125									
680-699	-0.375	-1.125	-1.125									
660-679	-0.625	-1.125	-1.875									
640-659	-0.625	-1.625	-2.625									
620-639	-0.625	-1.625	-3.125									

Loans with Secondary Financing												
All Loans with Sub Financing												
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												
Purchase or Rate and Term Refinance												

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												
LA >= \$100,000 - \$124,999												
LA > \$124,999 - LIMIT												

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	-8.420	-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												
75,000 - 99,999												
100,000 - 139,999												
140,000 - 189,999												
>=500,000												

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



Effective Time:
9/2/2021 8:12:01 AM

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

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	102.867	102.750	4.250	100.742	100.625			
4.125	102.742	102.625	4.125	100.492	100.375			
4.000	102.617	102.500	4.000	100.242	100.125			
3.875	102.367	102.250	3.875	99.867	99.750			
3.750	101.992	101.875	3.750	99.492	99.375			
3.625	101.617	101.500	3.625	98.992	98.875			
3.500	101.242	101.125	3.500	98.492	98.375			
3.375	100.742	100.625	3.375	97.742	97.625			
3.250	100.117	100.000	3.250	96.867	96.750			
3.125	99.867	99.750	3.125					
3.000	99.742	99.625	3.000					
2.875	99.242	99.125	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	96.867	96.750
4.125			4.125			4.125	96.617	96.500
4.000			4.000	98.492	98.375	4.000	96.367	96.250
3.875	98.492	98.375	3.875	98.492	98.375	3.875	96.117	96.000
3.750	98.492	98.375	3.750	98.367	98.250	3.750	95.742	95.625
3.625	98.367	98.250	3.625	98.242	98.125	3.625	95.367	95.250
3.500	98.242	98.125	3.500	98.117	98.000	3.500	94.867	94.750
3.375	98.117	98.000	3.375	97.867	97.750	3.375	94.367	94.250
3.250			3.250	97.617	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	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



Effective Time:
9/2/2021 8:12:01 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	105.414	105.555	105.398	4.250	102.522	102.649	102.448	
4.125	105.209	105.277	105.145	4.125	103.413	103.465	103.331	
4.000	104.955	105.023	104.891	4.000	103.104	103.156	103.022	
3.875	104.610	104.678	104.546	3.875	102.727	102.780	102.643	
3.750	104.230	104.298	104.166	3.750	102.373	102.429	102.286	
3.625	104.495	104.423	104.331	3.625	103.252	103.165	103.078	
3.500	104.170	104.098	104.021	3.500	102.949	102.930	102.855	
3.375	103.717	103.700	103.627	3.375	102.659	102.643	102.571	
3.250	103.240	103.220	103.150	3.250	102.281	102.263	102.193	
3.125	102.624	102.603	102.535	3.125	101.610	101.589	101.523	
3.000	102.046	101.955	101.880	3.000	101.076	101.077	100.986	
2.875	101.525	101.453	101.364	2.875	100.653	100.652	100.563	
2.750	100.892	100.837	100.751	2.750	100.078	100.075	99.988	
2.625	100.083	99.992	99.917	2.625	99.317	99.218	99.139	
2.500	99.195	99.086	99.027	2.500	98.568	98.472	98.388	

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:
9/2/2021 8:12:01 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	105.414	105.555	105.398	4.250	102.504	102.640	102.415				
4.125	105.209	105.277	105.145	4.125	102.641	102.705	102.562				
4.000	104.955	105.023	104.891	4.000	102.685	102.698	102.740				
3.875	104.610	104.678	104.546	3.875	102.430	102.443	102.485				
3.750	104.230	104.298	104.166	3.750	102.145	102.160	102.202				
3.625	104.495	104.423	104.331	3.625	102.645	102.569	102.428				
3.500	104.170	104.098	104.021	3.500	102.944	102.930	102.855				
3.375	103.717	103.700	103.627	3.375	102.659	102.643	102.571				
3.250	103.240	103.220	103.150	3.250	102.281	102.263	102.193				
3.125	102.624	102.603	102.535	3.125	101.610	101.589	101.523				
3.000	102.046	101.955	101.880	3.000	101.076	101.077	100.986				
2.875	101.525	101.453	101.364	2.875	100.653	100.652	100.563				
2.750	100.892	100.837	100.751	2.750	100.078	100.075	99.988				
2.625	100.083	99.992	99.917	2.625	98.837	98.743	98.631				
2.500	99.195	99.086	99.027	2.500	97.858	97.765	97.653				

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
------------------------------	--------

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:
9/2/2021 8:12:01 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