

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Friday, September 3, 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.](#)

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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:  
 9/3/2021 9:11:48 AM

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	104.253	104.252	104.251	4.250	104.217	104.216	104.215	4.250	104.789	104.787	104.784	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650
4.125	102.881	102.879	102.878	4.125	104.553	104.551	104.550	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650	4.125	105.656	105.653	105.650
4.000	102.420	102.418	102.417	4.000	104.186	104.184	104.183	4.000	105.265	105.262	105.259	4.000	105.265	105.262	105.259	4.000	105.265	105.262	105.259	4.000	105.265	105.262	105.259	4.000	105.265	105.262	105.259	4.000	105.265	105.262	105.259
3.875	105.250	105.273	105.080	3.875	104.506	104.459	104.300	3.875	106.887	106.881	106.578	3.875	106.887	106.881	106.578	3.875	106.887	106.881	106.578	3.875	106.887	106.881	106.578	3.875	106.887	106.881	106.578	3.875	106.887	106.881	106.578
3.750	105.590	105.551	105.357	3.750	105.340	105.252	105.060	3.750	106.753	106.748	106.445	3.750	106.753	106.748	106.445	3.750	106.753	106.748	106.445	3.750	106.753	106.748	106.445	3.750	106.753	106.748	106.445	3.750	106.753	106.748	106.445
3.625	105.736	105.583	105.419	3.625	105.486	105.333	105.169	3.625	107.288	107.245	106.984	3.625	107.288	107.245	106.984	3.625	107.288	107.245	106.984	3.625	107.288	107.245	106.984	3.625	107.288	107.245	106.984	3.625	107.288	107.245	106.984
3.500	105.315	105.162	104.998	3.500	105.065	104.912	104.748	3.500	106.749	106.707	106.445	3.500	106.749	106.707	106.445	3.500	106.749	106.707	106.445	3.500	106.749	106.707	106.445	3.500	106.749	106.707	106.445	3.500	106.749	106.707	106.445
3.375	105.144	104.991	104.827	3.375	104.894	104.741	104.577	3.375	106.515	106.473	106.212	3.375	106.515	106.473	106.212	3.375	106.515	106.473	106.212	3.375	106.515	106.473	106.212	3.375	106.515	106.473	106.212	3.375	106.515	106.473	106.212
3.250	105.343	105.190	105.026	3.250	105.093	104.940	104.776	3.250	106.019	105.977	105.716	3.250	106.019	105.977	105.716	3.250	106.019	105.977	105.716	3.250	106.019	105.977	105.716	3.250	106.019	105.977	105.716	3.250	106.019	105.977	105.716
3.125	104.960	104.872	104.779	3.125	104.710	104.622	104.529	3.125	105.665	105.586	105.417	3.125	105.665	105.586	105.417	3.125	105.665	105.586	105.417	3.125	105.665	105.586	105.417	3.125	105.665	105.586	105.417	3.125	105.665	105.586	105.417
3.000	104.574	104.487	104.393	3.000	104.324	104.237	104.143	3.000	105.304	105.226	105.056	3.000	105.304	105.226	105.056	3.000	105.304	105.226	105.056	3.000	105.304	105.226	105.056	3.000	105.304	105.226	105.056	3.000	105.304	105.226	105.056
2.875	104.153	104.066	103.972	2.875	103.903	103.816	103.722	2.875	105.027	104.948	104.779	2.875	105.027	104.948	104.779	2.875	105.027	104.948	104.779	2.875	105.027	104.948	104.779	2.875	105.027	104.948	104.779	2.875	105.027	104.948	104.779
2.750	103.867	103.780	103.686	2.750	103.617	103.530	103.436	2.750	104.424	104.345	104.176	2.750	104.424	104.345	104.176	2.750	104.424	104.345	104.176	2.750	104.424	104.345	104.176	2.750	104.424	104.345	104.176	2.750	104.424	104.345	104.176
2.625	102.829	102.748	102.662	2.625	102.644	102.543	102.460	2.625	102.829	102.748	102.662	2.625	102.829	102.748	102.662	2.625	102.829	102.748	102.662	2.625	102.829	102.748	102.662	2.625	102.829	102.748	102.662	2.625	102.829	102.748	102.662
2.500	102.412	102.332	102.246	2.500	102.283	102.182	102.100	2.500	102.412	102.332	102.246	2.500	102.412	102.332	102.246	2.500	102.412	102.332	102.246	2.500	102.412	102.332	102.246	2.500	102.412	102.332	102.246	2.500	102.412	102.332	102.246
2.375	101.918	101.838	101.752	2.375	101.726	101.625	101.543	2.375	101.918	101.838	101.752	2.375	101.918	101.838	101.752	2.375	101.918	101.838	101.752	2.375	101.918	101.838	101.752	2.375	101.918	101.838	101.752	2.375	101.918	101.838	101.752
2.250	101.456	101.376	101.290	2.250	101.250	101.149	101.067	2.250	101.456	101.376	101.290	2.250	101.456	101.376	101.290	2.250	101.456	101.376	101.290	2.250	101.456	101.376	101.290	2.250	101.456	101.376	101.290	2.250	101.456	101.376	101.290

  

GFFX15				GVFX15				GFAL05			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.375				4.375				3.875	98.412	98.310	98.201
4.250				4.250				3.750	98.319	98.216	98.107
4.125	105.520	105.519	105.411	4.125				3.625	100.607	100.519	100.425
4.000	105.262	105.261	105.152	4.000	105.012	105.011	104.902	3.500	98.931	98.843	98.750
3.875	104.994	104.993	104.884	3.875	104.744	104.743	104.634	3.375	98.474	98.387	98.293
3.750	104.728	104.727	104.619	3.750	104.478	104.477	104.369	3.250	98.035	97.948	97.854
3.625	104.331	104.330	104.222	3.625	104.081	104.080	103.972	3.125	99.374	99.286	99.193
3.500	104.053	104.114	103.994	3.500	103.991	104.082	103.962	3.000	98.012	97.924	97.831
3.375	103.763	103.763	103.655	3.375	103.695	103.786	103.666	2.875	97.403	97.315	97.222
3.250	104.090	104.067	103.935	3.250	103.840	103.817	103.685				
3.125	104.115	104.140	104.040	3.125	103.878	103.903	103.802				
3.000	104.147	104.111	104.072	3.000	103.897	103.861	103.822				
2.875	103.904	103.867	103.828	2.875	103.654	103.617	103.578				
2.750	103.708	103.672	103.633	2.750	103.458	103.422	103.383				

  

GVAL05				GFAL03				GVAL03			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	98.162	98.060	97.951	3.125	96.913	96.796	96.671	3.125	96.663	96.546	96.421
3.750	98.069	97.966	97.857	3.000	96.092	95.976	95.851	3.000	95.842	95.726	95.601
3.625	100.357	100.269	100.175	2.875	95.409	95.292	95.167	2.875	95.159	95.042	94.917
3.500	98.681	98.593	98.500	2.750	94.961	94.845	94.720	2.750	94.711	94.595	94.470
3.375	98.224	98.137	98.043	2.625	96.269	96.153	96.028	2.625	96.019	95.903	95.778
3.250	97.785	97.698	97.604	2.500	95.422	95.306	95.181	2.500	95.172	95.056	94.931
3.125	99.124	99.036	98.943	2.375	94.729	94.612	94.487	2.375	94.479	94.362	94.237
3.000	97.762	97.674	97.581	2.250	94.296	94.179	94.054	2.250	94.046	93.929	93.804
2.875	97.153	97.065	96.972	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000

  

GFFX30HB				GVFX30HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	103.182	103.181	103.179	4.125	102.462	102.311	102.307
4.000	103.096	102.944	102.805	4.000	102.846	102.694	102.531
3.875	102.987	102.940	102.782	3.875	102.737	102.690	102.532
3.750	104.047	103.959	103.767	3.750	103.797	103.709	103.517
3.625	104.230	104.077	103.913	3.625	103.980	103.827	103.663
3.500	103.979	103.826	103.662	3.500	103.729	103.576	103.412
3.375	103.528	103.375	103.211	3.375	103.278	103.125	102.961
3.250	104.055	103.968	103.776	3.250	103.805	103.718	103.526
3.125	103.720	103.633	103.441	3.125	103.470	103.383	103.191
3.000	103.396	103.310	103.118	3.000	103.146	103.060	102.868
2.875	102.949	102.863	102.699	2.875	102.699	102.613	102.449
2.750	102.609	102.521	102.428	2.750	102.359	102.271	102.178
2.625	101.912	101.833	101.649	2.625	101.662	101.583	101.399
2.500	101.486	101.407	101.223	2.500	101.236	101.157	100.973
2.375	101.046	100.966	100.783	2.375	100.796	100.716	100.533
2.250	100.595	100.515	100.332	2.250	100.345	100.265	100.082

  

Streamline/IRRRL Product Codes			
GFFX30SL	FHA 30 Year Fixed Streamline	GVFX30IR	VA 30 Year IRRRL
GFFX30SLHB	FHA 30 Year Fixed Streamline HB	GVFX30IRHB	VA 30 Year IRRRL HB
GFFX15SL	FHA 15 Year Fixed Streamline	GVFX15IR	VA 15 Year IRRRL

  

Government Adjustments				
<b>Government Adjusters</b>				
DTI >= 55%				-0.500
FHA Streamline				-0.250
AUS Refer/Manual UW				-0.375
LA >=\$50,000 - \$99,999				-0.750



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

Effective Time:  
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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	104.582	104.448	104.314	4.250	104.332	104.207	104.207				
4.125	104.454	104.320	104.186	4.125	104.204	104.079	104.079				
4.000	104.246	104.112	103.979	4.000	103.996	103.871	103.871				
3.875	104.027	103.893	103.759	3.875	103.777	103.652	103.652				
3.750	104.041	103.907	103.773	3.750	103.791	103.759	103.759				
3.625	103.970	103.836	103.702	3.625	103.720	103.688	103.688				
3.500	103.733	103.599	103.465	3.500	103.483	103.452	103.452				
3.375	103.444	103.310	103.176	3.375	103.194	103.162	103.162				
3.250	103.561	103.427	103.293	3.250	103.311	103.154	103.154				
3.125	103.448	103.315	103.181	3.125	103.198	103.042	103.042				
3.000	103.082	102.948	102.814	3.000	102.832	102.676	102.676				
2.875	102.688	102.554	102.420	2.875	102.438	102.281	102.281				
2.750	102.283	102.149	102.015	2.750	102.033	101.876	101.876				
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	104.587	104.665	104.665	3.500	104.337	104.415	104.415				
3.375	104.283	104.361	104.361	3.375	104.033	104.111	104.111				
3.250	104.860	104.814	104.814	3.250	104.610	104.564	104.564				
3.125	104.346	104.299	104.299	3.125	104.096	104.049	104.049				
3.000	104.010	103.963	103.963	3.000	103.760	103.713	103.713				
2.875	103.667	103.620	103.620	2.875	103.417	103.370	103.370				
2.750	103.296	103.249	103.249	2.750	103.046	102.999	102.999				
2.625	103.144	103.003	103.003	2.625	102.894	102.753	102.753				
2.500	102.769	102.628	102.628	2.500	102.519	102.378	102.378				
2.375	102.396	102.255	102.255	2.375	102.146	102.005	102.005				
2.250	102.017	101.877	101.877	2.250	101.767	101.627	101.627				
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	101.837	101.686	101.523	4.125	101.587	101.436	101.273				
4.000	102.221	102.069	101.906	4.000	101.971	101.819	101.656				
3.875	102.112	102.065	101.907	3.875	101.862	101.815	101.657				
3.750	103.172	103.084	102.892	3.750	102.922	102.834	102.642				
3.625	103.355	103.202	103.038	3.625	103.105	102.952	102.788				
3.500	103.104	102.951	102.787	3.500	102.854	102.701	102.537				
3.375	102.653	102.500	102.336	3.375	102.403	102.250	102.086				
3.250	103.180	103.093	102.901	3.250	102.930	102.843	102.651				
3.125	102.845	102.758	102.566	3.125	102.595	102.508	102.316				
3.000	102.521	102.435	102.243	3.000	102.271	102.185	101.993				
2.875	102.074	101.988	101.824	2.875	101.824	101.738	101.574				
2.750	101.734	101.646	101.553	2.750	101.484	101.396	101.303				

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	105.830	105.912	105.789	4.250	106.493	106.517	106.540	3.750	105.545	105.552	105.560				
4.000	105.559	105.642	105.519	4.125	106.315	106.315	106.183	3.625	105.661	105.627	105.590				
3.875	105.217	105.300	105.176	4.000	106.109	106.101	105.955	3.500	106.106	106.134	106.033				
3.750	105.086	105.171	105.044	3.875	105.807	105.799	105.651	3.375	105.792	105.819	105.719				
3.625	105.473	105.400	105.269	3.750	105.446	105.438	105.281	3.250	105.421	105.448	105.347				
3.500	105.173	105.075	104.927	3.625	105.580	105.483	105.275	3.125	105.072	105.102	104.997				
3.375	104.814	104.716	104.568	3.500	105.261	105.164	104.955	3.000	104.857	104.802	104.735				
3.250	104.249	104.152	104.003	3.375	104.890	104.793	104.584	2.875	104.535	104.480	104.413				
3.125	103.835	103.738	103.589	3.250	104.462	104.365	104.156	2.750	104.176	104.122	104.053				
3.000	103.167	103.070	102.921	3.125	104.325	104.235	104.031	2.625	103.710	103.657	103.586				
2.875	102.659	102.562	102.413	3.000	103.957	103.867	103.663	2.500	103.251	103.181	103.069				
2.750	102.024	101.927	101.778	2.875	103.509	103.420	103.216	2.375	102.965	102.887	102.753				
2.625	100.975	100.878	100.729	2.750	102.968	102.879	102.675	2.250	102.509	102.431	102.297				
2.500	100.107	100.009	99.861	2.625	102.596	102.491	102.282	2.125	101.923	101.845	101.711				
2.375	99.345	99.243	99.073	2.500	102.161	102.056	101.843	2.000	101.329	101.250	101.116				
2.250	98.605	98.515	98.370	2.375	101.578	101.475	101.288	1.990	101.241	101.162	101.029				
				2.250	100.914	100.825	100.637	1.875	100.527	100.425	100.367				

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	105.561	105.568	105.575	4.250	104.544	104.568	104.429	3.875	104.498	104.497	104.388
3.750	106.270	106.277	106.286	4.125	104.596	104.596	104.443	3.750	104.283	104.283	104.174
3.625	105.923	105.930	105.939	4.000	104.272	104.272	104.119	3.625	103.992	103.991	103.883
3.500	105.649	105.676	105.583	3.875	103.946	103.938	103.781	3.500	104.569	104.545	104.413
3.375	105.650	105.626	105.602	3.750	103.569	103.561	103.404	3.375	104.390	104.366	104.235
3.250	105.343	105.320	105.295	3.625	104.357	104.236	104.052	3.250	104.130	104.106	103.974
3.125	104.938	104.915	104.890	3.500	103.984	103.881	103.765	3.125	103.802	103.778	103.646
3.000	104.506	104.436	104.406	3.375	103.590	103.493	103.378	3.000	103.972	103.901	103.746
2.875	104.549	104.478	104.404	3.250	103.207	103.062	102.946	2.875	103.712	103.641	103.466
2.750	104.207	104.136	104.062	3.125	102.736	102.590	102.394	2.750	103.383	103.313	103.137
2.625	103.774	103.704	103.629	3.000	102.347	102.201	102.005	2.625	103.009	102.939	102.760
2.500	103.256	103.186	103.111	2.875	101.876	101.730	101.534	2.500	102.897	102.819	102.636
2.375	103.113	103.043	102.968	2.750	101.262	101.116	100.920	2.375	102.549	102.471	102.288
2.250	102.731	102.661	102.587	2.625	100.349	100.259	100.071	2.250	102.157	102.079	101.896
2.125	102.240	102.170	102.095	2.500	99.547	99.425	99.203				
2.000	101.629	101.558	101.484	2.375	98.721	98.600	98.378				
1.875	100.916	100.846	100.772	2.250	97.898	97.777	97.555				

### 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



Effective Time:  
9/3/2021 9:11:48 AM

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

Conventional															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 30 Yr Fixed				Conforming 20 Yr Fixed				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	105.830	105.912	105.789	4.250	106.493	106.517	106.540	3.750	105.545	105.552	105.560				
4.000	105.559	105.642	105.519	4.125	106.315	106.315	106.183	3.625	105.661	105.627	105.590				
3.875	105.217	105.300	105.176	4.000	106.109	106.101	105.955	3.500	106.106	106.134	106.033				
3.750	105.086	105.171	105.044	3.875	105.807	105.799	105.651	3.375	105.792	105.819	105.719				
3.625	105.473	105.400	105.269	3.750	105.446	105.438	105.281	3.250	105.421	105.448	105.347				
3.500	105.173	105.075	104.927	3.625	105.580	105.483	105.275	3.125	105.072	105.102	104.997				
3.375	104.814	104.716	104.568	3.500	105.261	105.164	104.955	3.000	104.857	104.802	104.735				
3.250	104.249	104.152	104.003	3.375	104.890	104.793	104.584	2.875	104.535	104.480	104.413				
3.125	103.835	103.738	103.589	3.250	104.462	104.365	104.156	2.750	104.176	104.122	104.053				
3.000	103.167	103.070	102.921	3.125	104.325	104.235	104.031	2.625	103.710	103.657	103.586				
2.990	103.117	103.020	102.871	3.000	103.957	103.867	103.663	2.500	103.251	103.181	103.069				
2.875	102.659	102.562	102.413	2.875	103.509	103.420	103.216	2.375	102.965	102.887	102.753				
2.750	102.024	101.927	101.778	2.750	102.968	102.879	102.675	2.250	102.509	102.431	102.297				
2.625	100.975	100.878	100.729	2.625	102.596	102.491	102.282	2.125	101.923	101.845	101.711				
2.500	100.107	100.009	99.861	2.500	102.161	102.056	101.843	2.000	101.329	101.250	101.116				
2.375	99.345	99.243	99.073	2.375	101.578	101.475	101.288	1.990	101.241	101.162	101.029				
2.250	98.605	98.515	98.370	2.250	100.914	100.825	100.637	1.875	100.527	100.425	100.367				

FHLMC Codes															
AMFX30				AMFX25				AMFX20				AMFX15			
Conforming 10 Yr Fixed				Conforming 30 Yr Fixed HB				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	106.561	106.568	106.575	4.250	104.419	104.443	104.304	3.875	104.373	104.372	104.263				
3.750	106.270	106.277	106.286	4.125	104.471	104.471	104.318	3.750	104.158	104.158	104.049				
3.625	105.923	105.930	105.939	4.000	104.147	104.147	103.994	3.625	103.867	103.866	103.758				
3.500	105.649	105.676	105.583	3.875	103.821	103.813	103.656	3.500	104.444	104.420	104.288				
3.375	105.650	105.626	105.602	3.750	103.444	103.436	103.279	3.375	104.265	104.241	104.110				
3.250	105.343	105.320	105.295	3.625	104.232	104.111	103.927	3.250	104.005	103.981	103.849				
3.125	104.938	104.915	104.890	3.500	103.859	103.756	103.640	3.125	103.677	103.653	103.521				
3.000	104.506	104.436	104.406	3.375	103.465	103.368	103.253	3.000	103.847	103.776	103.621				
2.875	104.549	104.478	104.404	3.250	103.082	102.937	102.821	2.875	103.587	103.516	103.341				
2.750	104.207	104.136	104.062	3.125	102.611	102.465	102.269	2.750	103.258	103.188	103.012				
2.625	103.774	103.704	103.629	3.000	102.222	102.076	101.880	2.625	102.884	102.814	102.635				
2.500	103.256	103.186	103.111	2.875	101.751	101.605	101.409	2.500	102.772	102.694	102.511				
2.375	103.113	103.043	102.968	2.750	101.137	100.991	100.795	2.375	102.424	102.346	102.163				
2.250	102.731	102.661	102.587	2.625	100.224	100.134	99.946	2.250	102.032	101.954	101.771				
2.125	102.240	102.170	102.095	2.500	99.422	99.300	99.078								
2.000	101.629	101.558	101.484	2.375	98.596	98.475	98.253								
1.875	100.916	100.846	100.772	2.250	97.773	97.652	97.430								

LPMI Product Codes															
AMFX30				AMFX25				AMFX20				AMFX15			
CF 30yr fix				CF 30yr fix Super Conforming				CF 15yr fix Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.875	106.561	106.568	106.575	4.250	104.419	104.443	104.304	3.875	104.373	104.372	104.263				
3.750	106.270	106.277	106.286	4.125	104.471	104.471	104.318	3.750	104.158	104.158	104.049				
3.625	105.923	105.930	105.939	4.000	104.147	104.147	103.994	3.625	103.867	103.866	103.758				
3.500	105.649	105.676	105.583	3.875	103.821	103.813	103.656	3.500	104.444	104.420	104.288				
3.375	105.650	105.626	105.602	3.750	103.444	103.436	103.279	3.375	104.265	104.241	104.110				
3.250	105.343	105.320	105.295	3.625	104.232	104.111	103.927	3.250	104.005	103.981	103.849				
3.125	104.938	104.915	104.890	3.500	103.859	103.756	103.640	3.125	103.677	103.653	103.521				
3.000	104.506	104.436	104.406	3.375	103.465	103.368	103.253	3.000	103.847	103.776	103.621				
2.875	104.549	104.478	104.404	3.250	103.082	102.937	102.821	2.875	103.587	103.516	103.341				
2.750	104.207	104.136	104.062	3.125	102.611	102.465	102.269	2.750	103.258	103.188	103.012				
2.625	103.774	103.704	103.629	3.000	102.222	102.076	101.880	2.625	102.884	102.814	102.635				
2.500	103.256	103.186	103.111	2.875	101.751	101.605	101.409	2.500	102.772	102.694	102.511				
2.375	103.113	103.043	102.968	2.750	101.137	100.991	100.795	2.375	102.424	102.346	102.163				
2.250	102.731	102.661	102.587	2.625	100.224	100.134	99.946	2.250	102.032	101.954	101.771				
2.125	102.240	102.170	102.095	2.500	99.422	99.300	99.078								
2.000	101.629	101.558	101.484	2.375	98.596	98.475	98.253								
1.875	100.916	100.846	100.772	2.250	97.773	97.652	97.430								

**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	-0.500	-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	-2.250	-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	-0.375	-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
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing	
The below adds also apply:	
LTV	<720 2720
CLTV	<720 2720
≤65	>80 & ≤95 -0.500 -0.250
>65 & ≤75	>80 & ≤95 -0.750 -0.500
>75 & ≤85	>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	-1.000
	-0.250

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

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.						



Effective Time:  
9/3/2021 9:11:48 AM

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

Jumbo					
HEMJF30			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed		
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	102.750	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	99.250	99.125	2.875		
2.750			2.750		

HEMJAS			HEMJAS7			HEMJAS10		
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	96.750
4.125			4.125			4.125	96.625	96.500
4.000			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	105.406	105.578	105.408	4.250	102.359	102.517	102.311	
4.125	105.308	105.400	105.258	4.125	103.420	103.493	103.356	
4.000	105.067	105.159	105.018	4.000	103.124	103.197	103.060	
3.875	104.731	104.823	104.681	3.875	102.752	102.827	102.687	
3.750	104.353	104.445	104.303	3.750	102.403	102.481	102.335	
3.625	104.509	104.419	104.326	3.625	103.269	103.160	103.075	
3.500	104.182	104.092	104.003	3.500	102.959	102.919	102.836	
3.375	103.706	103.689	103.608	3.375	102.648	102.632	102.552	
3.250	103.226	103.208	103.129	3.250	102.267	102.249	102.172	
3.125	102.610	102.590	102.513	3.125	101.595	101.574	101.499	
3.000	102.020	101.919	101.834	3.000	101.039	101.044	100.931	
2.875	101.496	101.420	101.310	2.875	100.616	100.619	100.508	
2.750	100.861	100.803	100.695	2.750	100.040	100.041	99.932	
2.625	100.050	99.937	99.863	2.625	99.283	99.160	99.084	
2.500	99.349	99.201	99.144	2.500	98.533	98.412	98.331	

**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





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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	105.406	105.578	105.408	4.250	102.339	102.512	102.277				
4.125	105.308	105.400	105.258	4.125	102.614	102.707	102.563				
4.000	105.067	105.159	105.018	4.000	102.737	102.755	102.801				
3.875	104.731	104.823	104.681	3.875	102.481	102.500	102.546				
3.750	104.353	104.445	104.303	3.750	102.195	102.215	102.261				
3.625	104.509	104.419	104.326	3.625	102.666	102.576	102.430				
3.500	104.182	104.092	104.003	3.500	102.932	102.919	102.836				
3.375	103.706	103.689	103.608	3.375	102.648	102.632	102.552				
3.250	103.226	103.208	103.129	3.250	102.267	102.249	102.172				
3.125	102.610	102.590	102.513	3.125	101.595	101.574	101.499				
3.000	102.020	101.919	101.834	3.000	101.039	101.044	100.931				
2.875	101.496	101.420	101.310	2.875	100.616	100.619	100.508				
2.750	100.861	100.803	100.695	2.750	100.040	100.041	99.932				
2.625	100.050	99.937	99.863	2.625	98.804	98.691	98.577				
2.500	99.349	99.201	99.144	2.500	97.823	97.710	97.597				

**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



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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