

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Tuesday, September 7, 2021

Rate Sheet # 1

8:46 AM

### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[meMortgage accepts transferred appraisals.](#)

### TABLE OF CONTENTS

<b>Government Products</b>	
FHA, VA, USDA	Page 2
theNADA	Page 3
FHA, VA, USDA STRETCH	Page 4
<b>Conventional Products</b>	
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:  
 9/7/2021 8:19:02 AM

Government																												
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30	GVFX25				VA 30 Yr Fixed				GUFX30				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					
4.250	104.237	104.236	104.235	4.250	104.201	104.200	104.199	4.250	104.773	104.771	104.768	4.125	105.672	105.669	105.666	4.125	105.672	105.669	105.666	4.125	105.672	105.669	105.666					
4.125	102.897	102.895	102.894	4.125	104.569	104.567	104.566	4.125	105.672	105.669	105.666	4.000	105.281	105.278	105.275	4.000	105.281	105.278	105.275	4.000	105.281	105.278	105.275					
4.000	102.436	102.434	102.433	4.000	104.202	104.200	104.199	4.000	105.281	105.278	105.275	3.875	106.823	106.848	106.848	3.875	106.823	106.848	106.848	3.875	106.823	106.848	106.848					
3.875	105.336	105.360	105.225	3.875	104.647	104.613	104.431	3.875	106.823	106.848	106.848	3.750	106.694	106.719	106.412	3.750	106.694	106.719	106.412	3.750	106.694	106.719	106.412					
3.750	105.749	105.665	105.496	3.750	105.499	105.415	105.193	3.750	106.694	106.719	106.412	3.625	107.298	107.253	106.978	3.625	107.298	107.253	106.978	3.625	107.298	107.253	106.978					
3.625	105.725	105.561	105.375	3.625	105.475	105.311	105.125	3.625	107.298	107.253	106.978	3.500	106.765	106.719	106.445	3.500	106.765	106.719	106.445	3.500	106.765	106.719	106.445					
3.500	105.302	105.138	104.952	3.500	105.052	104.888	104.702	3.500	106.765	106.719	106.445	3.375	106.535	106.490	106.216	3.375	106.535	106.490	106.216	3.375	106.535	106.490	106.216					
3.375	105.126	104.962	104.776	3.375	104.876	104.712	104.526	3.375	106.535	106.490	106.216	3.250	106.043	105.998	105.724	3.250	106.043	105.998	105.724	3.250	106.043	105.998	105.724					
3.250	105.319	105.155	104.969	3.250	105.069	104.905	104.719	3.250	106.043	105.998	105.724	3.125	105.702	105.617	105.430	3.125	105.702	105.617	105.430	3.125	105.702	105.617	105.430					
3.125	104.892	104.790	104.675	3.125	104.642	104.540	104.425	3.125	105.702	105.617	105.430	3.000	105.345	105.261	105.073	3.000	105.345	105.261	105.073	3.000	105.345	105.261	105.073					
3.000	104.501	104.400	104.285	3.000	104.251	104.150	104.035	3.000	105.345	105.261	105.073	2.875	105.070	104.986	104.799	2.875	105.070	104.986	104.799	2.875	105.070	104.986	104.799					
2.875	104.073	103.971	103.856	2.875	103.823	103.721	103.606	2.875	105.070	104.986	104.799	2.750	104.469	104.385	104.197	2.750	104.469	104.385	104.197	2.750	104.469	104.385	104.197					
2.750	103.778	103.677	103.562	2.750	103.528	103.427	103.312	2.750	104.469	104.385	104.197	2.625	102.798	102.690	102.577	2.625	102.798	102.690	102.577	2.625	102.798	102.690	102.577					
2.625	102.719	102.625	102.519	2.625	102.553	102.450	102.356	2.625	102.798	102.690	102.577	2.500	102.447	102.339	102.226	2.500	102.447	102.339	102.226	2.500	102.447	102.339	102.226					
2.500	102.296	102.202	102.096	2.500	102.176	102.073	101.979	2.500	102.447	102.339	102.226	2.375	101.801	101.693	101.586	2.375	101.801	101.693	101.586	2.375	101.801	101.693	101.586					
2.375	101.786	101.692	101.586	2.375	101.610	101.506	101.413	2.375	101.801	101.693	101.586	2.250	101.315	101.221	101.115	2.250	101.315	101.221	101.115	2.250	101.315	101.221	101.115					
2.250	101.315	101.221	101.115	2.250	101.129	101.026	100.932	2.250	101.315	101.221	101.115																	

  

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM			
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
4.375				4.375				4.375				3.875	98.390	98.281	98.157	3.875	98.390	98.281	98.157	3.750	98.297	98.187	98.063
4.250				4.250				4.250				3.750	98.297	98.187	98.063	3.625	100.588	100.494	100.388	3.500	98.912	98.818	98.712
4.125	105.235	105.377	105.297	4.125				4.125				3.625	100.588	100.494	100.388	3.500	98.912	98.818	98.712	3.375	98.456	98.362	98.256
4.000	104.977	105.119	105.039	4.000	104.727	104.869	104.789	4.000	104.727	104.869	104.789	3.250	98.017	97.923	97.817	3.250	98.017	97.923	97.817	3.125	99.355	99.261	99.155
3.875	104.709	104.851	104.771	3.875	104.459	104.601	104.521	3.875	104.459	104.601	104.521	3.000	97.993	97.899	97.793	3.000	97.993	97.899	97.793	2.875	97.384	97.290	97.184
3.750	104.443	104.585	104.505	3.750	104.193	104.335	104.255	3.750	104.193	104.335	104.255	2.875	97.384	97.290	97.184	2.875	97.384	97.290	97.184				
3.625	104.285	104.216	104.109	3.625	104.177	104.077	103.976	3.625	104.177	104.077	103.976	2.750	94.686	94.561	94.420	2.750	94.686	94.561	94.420				
3.500	104.225	104.125	104.023	3.500	104.187	104.087	103.986	3.500	104.187	104.087	103.986	2.625	95.994	95.869	95.728	2.625	95.994	95.869	95.728				
3.375	103.819	103.719	103.617	3.375	103.880	103.780	103.679	3.375	103.880	103.780	103.679	2.500	95.147	95.022	94.881	2.500	95.147	95.022	94.881				
3.250	104.052	104.019	103.822	3.250	103.802	103.769	103.572	3.250	103.802	103.769	103.572	2.375	94.454	94.329	94.187	2.375	94.454	94.329	94.187				
3.125	104.213	104.128	104.037	3.125	103.968	103.884	103.793	3.125	103.968	103.884	103.793	2.250	94.021	93.896	93.755	2.250	94.021	93.896	93.755				
3.000	104.114	104.075	104.031	3.000	103.864	103.825	103.781	3.000	103.864	103.825	103.781	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000				
2.875	103.864	103.825	103.781	2.875	103.614	103.575	103.531	2.875	103.614	103.575	103.531												
2.750	103.661	103.622	103.578	2.750	103.411	103.372	103.328	2.750	103.411	103.372	103.328												

  

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM			
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
3.875	98.140	98.031	97.907	3.125	96.888	96.763	96.621	3.125	96.888	96.763	96.621	3.125	96.638	96.513	96.371	3.125	96.638	96.513	96.371				
3.750	98.047	97.937	97.813	3.000	96.067	95.942	95.801	3.000	96.067	95.942	95.801	3.000	95.817	95.692	95.551	3.000	95.817	95.692	95.551				
3.625	100.338	100.244	100.138	2.875	95.384	95.259	95.117	2.875	95.384	95.259	95.117	2.875	95.134	95.009	94.867	2.875	95.134	95.009	94.867				
3.500	98.662	98.568	98.462	2.750	94.936	94.811	94.670	2.750	94.936	94.811	94.670	2.750	94.686	94.561	94.420	2.750	94.686	94.561	94.420				
3.375	98.206	98.112	98.006	2.625	96.244	96.119	95.978	2.625	96.244	96.119	95.978	2.625	95.994	95.869	95.728	2.625	95.994	95.869	95.728				
3.250	97.767	97.673	97.567	2.500	95.397	95.272	95.131	2.500	95.397	95.272	95.131	2.500	95.147	95.022	94.881	2.500	95.147	95.022	94.881				
3.125	99.105	99.011	98.905	2.375	94.704	94.579	94.437	2.375	94.704	94.579	94.437	2.375	94.454	94.329	94.187	2.375	94.454	94.329	94.187				
3.000	97.743	97.649	97.543	2.250	94.271	94.146	94.005	2.250	94.271	94.146	94.005	2.250	94.021	93.896	93.755	2.250	94.021	93.896	93.755				
2.875	97.134	97.040	96.934	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000				

  

GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB			
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	103.297	103.261	103.260	4.125	102.695	102.625	102.545	4.125	102.695	102.625	102.545				
4.000	103.328	103.258	103.178	4.000	103.078	103.008	102.928	4.000	103.078	103.008	102.928				
3.875	103.136	103.094	102.986	3.875	102.886	102.844	102.736	3.875	102.886	102.844	102.736				
3.750	104.205	104.122	103.899	3.750	103.955	103.872	103.649	3.750	103.955	103.872	103.649				
3.625	104.119	103.955	103.769	3.625	103.869	103.705	103.519	3.625	103.869	103.705	103.519				
3.500	103.866	103.702	103.5												



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

Effective Time:  
 9/7/2021 8:19:02 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	104.438	104.304	104.170	4.250	104.188	104.112	104.112				
4.125	104.310	104.176	104.042	4.125	104.060	103.935	103.935				
4.000	104.102	103.969	103.835	4.000	103.852	103.727	103.727				
3.875	103.883	103.749	103.615	3.875	103.633	103.508	103.508				
3.750	104.134	104.001	103.867	3.750	103.884	103.728	103.728				
3.625	104.063	103.930	103.796	3.625	103.813	103.657	103.657				
3.500	103.827	103.693	103.559	3.500	103.577	103.421	103.421				
3.375	103.537	103.403	103.269	3.375	103.287	103.131	103.131				
3.250	103.576	103.442	103.308	3.250	103.326	103.154	103.154				
3.125	103.464	103.330	103.196	3.125	103.214	103.042	103.042				
3.000	103.098	102.964	102.830	3.000	102.848	102.676	102.676				
2.875	102.703	102.569	102.435	2.875	102.453	102.281	102.281				
2.750	102.298	102.164	102.030	2.750	102.048	101.876	101.876				
2.625	101.986	101.852	101.718	2.625	101.736	101.564	101.564				
2.500	101.552	101.418	101.284	2.500	101.302	101.130	101.130				
2.375	101.109	100.975	100.841	2.375	100.859	100.687	100.687				
2.250	100.655	100.521	100.387	2.250	100.405	100.233	100.233				
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	104.603	104.618	104.618	3.500	104.353	104.368	104.368				
3.375	104.298	104.314	104.314	3.375	104.048	104.064	104.064				
3.250	104.845	104.782	104.782	3.250	104.595	104.532	104.532				
3.125	104.331	104.268	104.268	3.125	104.081	104.018	104.018				
3.000	103.994	103.932	103.932	3.000	103.744	103.682	103.682				
2.875	103.651	103.589	103.589	2.875	103.401	103.339	103.339				
2.750	103.281	103.218	103.218	2.750	103.031	102.968	102.968				
2.625	103.113	102.972	102.972	2.625	102.863	102.722	102.722				
2.500	102.738	102.597	102.597	2.500	102.488	102.347	102.347				
2.375	102.365	102.224	102.224	2.375	102.115	101.974	101.974				
2.250	101.986	101.846	101.846	2.250	101.736	101.596	101.596				
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	102.070	102.000	101.920	4.125	101.820	101.750	101.670				
4.000	102.453	102.383	102.303	4.000	102.203	102.133	102.053				
3.875	102.261	102.219	102.111	3.875	102.011	101.969	101.861				
3.750	103.330	103.247	103.024	3.750	103.080	102.997	102.774				
3.625	103.244	103.080	102.894	3.625	102.994	102.830	102.644				
3.500	102.991	102.827	102.641	3.500	102.741	102.577	102.391				
3.375	102.585	102.421	102.235	3.375	102.335	102.171	101.985				
3.250	103.254	103.162	102.933	3.250	103.004	102.912	102.683				
3.125	102.890	102.798	102.569	3.125	102.640	102.548	102.319				
3.000	102.553	102.461	102.232	3.000	102.303	102.211	101.982				
2.875	102.094	102.001	101.772	2.875	101.844	101.751	101.522				
2.750	101.677	101.585	101.428	2.750	101.427	101.335	101.178				

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	106.008	105.916	105.788	4.250	106.539	106.556	106.553	3.750	105.375	105.475	105.561	3.625	105.615	105.580	105.539	3.500	106.314	106.240	106.124	
4.000	105.731	105.640	105.512	4.000	106.139	106.130	105.913	3.500	105.314	105.240	105.124	3.375	105.377	105.286	105.157	3.250	105.993	105.919	105.802	
3.875	105.377	105.286	105.157	3.875	105.837	105.828	105.610	3.375	105.476	105.467	105.250	3.125	105.610	105.537	105.419	3.000	104.818	104.755	104.667	
3.750	105.240	105.188	105.063	3.625	105.442	105.400	105.237	3.250	105.442	105.453	105.212	2.875	105.250	105.179	105.058	2.750	104.125	104.066	103.974	
3.625	105.432	105.400	105.237	3.500	105.229	105.133	104.893	3.125	105.229	105.133	104.893	2.625	104.645	104.587	104.492	2.500	103.148	103.073	102.956	
3.500	105.150	105.046	104.881	3.375	104.783	104.679	104.514	3.000	104.858	104.763	104.522	2.375	104.885	104.793	104.634	2.250	102.407	102.315	102.157	
3.375	104.783	104.679	104.514	3.250	104.430	104.335	104.094	2.875	104.430	104.335	104.094	2.125	104.807	104.715	104.557	2.000	101.204	101.112	100.953	
3.250	104.204	104.100	103.935	3.125	104.207	104.103	103.859	2.750	104.207	104.103	103.859	1.875	100.343	100.295	100.208	1.750	98.645	98.559	98.456	
3.125	103.767	103.662	103.497	3.000	103.839	103.735	103.492	2.625	103.839	103.735	103.492	1.625	100.899	100.795	100.630	1.500	100.049	99.950	99.848	
3.000	103.151	103.047	102.882	2.875	103.391	103.287	103.044	2.500	103.391	103.287	103.044	1.500	100.499	100.395	100.230	1.375	99.350	99.263	99.161	
2.875	102.617	102.513	102.348	2.750	102.851	102.746	102.503	2.375	102.851	102.746	102.503	1.375	99.350	99.263	99.161	1.250	98.645	98.559	98.456	
2.750	101.963	101.858	101.693	2.625	102.574	102.461	102.256	2.250	102.574	102.461	102.256	1.250	98.645	98.559	98.456	1.125	97.799	97.649	97.399	
2.625	100.899	100.795	100.630	2.500	102.139	102.026	101.799	2.125	102.139	102.026	101.799	1.125	97.799	97.649	97.399	1.000	96.802	96.602	96.222	
2.500	100.049	99.950	99.848	2.375	101.555	101.463	101.262	2.000	101.555	101.463	101.262	1.000	96.802	96.602	96.222	0.875	100.822	100.739	100.623	
2.375	99.350	99.263	99.161	2.250	100.899	100.812	100.611	1.875	100.899	100.812	100.611	0.875	100.822	100.739	100.623	0.750	100.000	100.000	100.000	
2.250	98.645	98.559	98.456	2.125	100.430	100.335	100.094	1.750	100.430	100.335	100.094	0.750	100.000	100.000	100.000	0.625	99.350	99.263	99.161	

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	Rate	15 Day	30 Day	45 Day	
3.875	106.390	106.491	106.577	4.250	104.607	104.624	104.413	3.875	104.282	104.383	104.275	3.750	104.068	104.169	104.061	
3.750	106.100	106.200	106.286	4.125	104.628	104.628	104.412	3.750	104.068	104.169	104.061	3.625	103.777	103.877	103.770	
3.625	105.753	105.853	105.940	4.000	104.305	104.303	104.088	3.625	103.777	103.877	103.770	3.500	104.530	104.497	104.300	
3.500	105.804	105.730	105.625	3.875	103.976	103.967	103.750	3.500	104.530	104.497	104.300	3.375	104.352	104.318	104.121	
3.375	105.628	105.586	105.545	3.750	103.616	103.590	103.373	3.375	104.352	104.318	104.121	3.250	104.091	104.058	103.861	
3.250	105.296	105.279	105.238	3.625	104.316	104.186	103.956	3.250	104.091	104.058	103.861	3.125	103.763	103.730	103.533	
3.125	104.891	104.875	104.833	3.500	103.947	103.851	103.698	3.125	103.763	103.730	103.533	3.000	103.909	103.849	103.686	
3.000	104.474	104.408	104.349	3.375	103.558	103.463	103.305	3.000	103.909	103.849	103.686	2.875	103.649	103.574	103.388	
2.875	104.446	104.379	104.282	3.250	103.183	103.026	102.864	2.875	103.649	103.574	103.388	2.750	103.321	103.246	103.055	
2.750	104.104	104.037	103.940	3.125	102.689	102.533	102.317	2.750	103.321	103.246	103.055	2.625	102.947	102.872	102.647	
2.625	103.671	103.604	103.507	3.000	102.375	102.219	102.003	2.625	102.947	102.872	102.647	2.500	102.803	102.719	102.510	
2.500	103.153	103.086	102.989	2.875	101.883	101.727	101.511	2.500	102.803	102.719	102.510	2.375	102.454	102.371	102.162	
2.375	103.021	102.937	102.822	2.750	101.252	101.096	100.880	2.375	102.454	102.371	102.162	2.250	102.062	101.979	101.770	
2.250	102.638	102.555	102.440	2.625	100.230	100.126	99.905	2.250	102.062	101.979	101.770	2.125	102.147	102.063	101.948	
2.125	102.147	102.063	101.948	2.500	99.427	99.297	99.047	2.125	102.147	102.063	101.948	2.000	101.535	101.451	101.336	
2.000	101.535	101.451	101.336	2.375	98.602	98.472	98.222	2.000	101.535	101.451	101.336	1.875	100.822	100.739	100.623	
1.875	100.822	100.739	100.623	2.250	97.779	97.649	97.399	1.875	100.822	100.739	100.623	1.750	100.000	100.000	100.000	

### CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMBA 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:  
9/7/2021 8:19:02 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	106.008	105.916	105.788	4.250	106.539	106.556	106.553	3.750	105.375	105.475	105.561	4.000	105.731	105.640	105.512	3.625	105.615	105.580	105.539	3.500	106.314	106.240	106.124				
3.875	105.377	105.286	105.157	4.000	106.139	106.130	105.913	3.500	105.314	105.314	105.240	3.750	105.240	105.188	105.063	3.375	105.993	105.919	105.802	3.250	105.610	105.537	105.419				
3.625	105.432	105.400	105.237	3.750	105.476	105.467	105.250	3.250	105.610	105.537	105.419	3.500	105.150	105.046	104.881	3.625	105.549	105.453	105.212	3.125	105.250	105.179	105.058				
3.375	104.783	104.679	104.514	3.500	105.229	105.133	104.893	3.000	104.818	104.755	104.667	3.250	104.204	104.100	103.935	3.375	104.858	104.763	104.522	2.875	104.488	104.428	104.337				
3.125	103.767	103.662	103.497	3.250	104.430	104.335	104.094	2.750	104.125	104.066	103.974	3.000	103.151	103.047	102.882	3.125	104.207	104.103	103.859	2.625	103.645	103.587	103.492				
2.990	103.101	102.997	102.832	3.000	103.839	103.735	103.492	2.500	103.148	103.073	102.956	2.875	102.617	102.513	102.348	2.875	103.391	103.287	103.044	2.375	102.885	102.793	102.634				
2.750	101.963	101.858	101.693	2.750	102.851	102.746	102.503	2.250	102.407	102.315	102.157	2.625	100.899	100.795	100.630	2.625	102.574	102.461	102.256	2.125	101.807	101.715	101.557				
2.500	100.049	99.950	99.848	2.500	102.139	102.026	101.799	2.000	101.204	101.112	100.953	2.375	99.350	99.263	99.161	2.375	101.555	101.463	101.262	1.990	101.116	101.023	100.865				
2.250	98.645	98.559	98.456	2.250	100.899	100.812	100.611	1.875	100.343	100.295	100.208	2.125	98.049	97.963	97.861	2.125	100.899	100.812	100.611	1.625	100.343	100.295	100.208				

FHLMC Codes												
AMFX30	AMFX25	AMFX20	AMFX15	AMFX30HB	AMFX30SC	AMFX30SCLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP
CF 30yr fix				CF 30yr fix				CF 30yr fix				CF 30yr fix
CF 25yr fix				CF 25yr fix				CF 25yr fix				CF 25yr fix
CF 20yr fix				CF 20yr fix				CF 20yr fix				CF 20yr fix
CF 15yr fix				CF 15yr fix				CF 15yr fix				CF 15yr fix

  

LPMI Product Codes												
FNMA	FHLMC	AMFX30HBLPMI	AMFX30SCLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP	AMFX30SLP
CF 30yr fix LPMI				CF 30yr fix LPMI				CF 30yr fix LPMI				CF 30yr fix LPMI
CF 15yr fix LPMI				CF 15yr fix LPMI				CF 15yr fix LPMI				CF 15yr fix LPMI

**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	-1.250	-2.250	-2.000	-1.750	-1.750	-2.250
640-659	-0.500	-1.250	-2.000	-3.000	-2.500	-2.000	-2.000	-2.750
620-639	-0.500	-1.500	-2.500	-3.000	-2.500	-2.000	-2.000	-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:	-0.375		
LTV	<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	-1.000
Purchase or Rate and Term Refinance	-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 >= \$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	-6.420	-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

Adjustments

	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Cash-out Refinance	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under	0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A
≥ 2 Borrower s	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.150
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040

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

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



Effective Time:  
9/7/2021 8:19:02 AM

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

Jumbo							
HEMJF30		HEM Jumbo 30 Yr Fixed		HEMJF15		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	102.733	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				

HEMJA5		HEM Jumbo 5/6 SOFR ARM		HEMJA7		HEM Jumbo 7/6 SOFR ARM		HEMJA10		HEM Jumbo 10/6 SOFR ARM	
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750			4.750		
4.625			4.625			4.625			4.625		
4.500			4.500			4.500			4.500		
4.375			4.375			4.375			4.375		
4.250			4.250			4.250	96.875	96.733	4.250	96.875	96.733
4.125			4.125			4.125	96.625	96.483	4.125	96.625	96.483
4.000			4.000	98.500	98.358	4.000	96.375	96.233	4.000	96.375	96.233
3.875	98.500	98.358	3.875	98.500	98.358	3.875	96.125	95.983	3.875	96.125	95.983
3.750	98.500	98.358	3.750	98.375	98.233	3.750	95.750	95.608	3.750	95.750	95.608
3.625	98.375	98.233	3.625	98.250	98.108	3.625	95.375	95.233	3.625	95.375	95.233
3.500	98.250	98.108	3.500	98.125	97.983	3.500	94.875	94.733	3.500	94.875	94.733
3.375	98.125	97.983	3.375	97.875	97.733	3.375	94.375	94.233	3.375	94.375	94.233
3.250			3.250	97.625	97.483	3.250			3.250		
3.125			3.125			3.125			3.125		
3.000			3.000			3.000			3.000		
2.875			2.875			2.875			2.875		
2.750			2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJA5	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJA7	HEM Jumbo 7/6 SOFR ARM
		HEMJA10	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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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	105.792	105.695	105.521	4.250	102.711	102.604	102.386		
4.125	105.485	105.401	105.254	4.125	103.602	103.503	103.357		
4.000	105.233	105.149	105.003	4.000	103.305	103.206	103.059		
3.875	104.885	104.802	104.655	3.875	102.920	102.823	102.673		
3.750	104.502	104.418	104.272	3.750	102.555	102.462	102.305		
3.625	104.451	104.380	104.259	3.625	103.213	103.128	103.011		
3.500	104.122	104.052	103.964	3.500	102.902	102.874	102.851		
3.375	103.657	103.631	103.562	3.375	102.605	102.580	102.552		
3.250	103.171	103.143	103.075	3.250	102.215	102.188	102.154		
3.125	102.543	102.514	102.446	3.125	101.531	101.502	101.463		
3.000	101.891	101.833	101.733	3.000	100.974	100.971	100.916		
2.875	101.346	101.328	101.229	2.875	100.541	100.536	100.476		
2.750	100.709	100.703	100.605	2.750	99.952	99.945	99.878		
2.625	99.861	99.806	99.698	2.625	99.095	99.032	98.919		
2.500	99.140	99.096	99.010	2.500	98.340	98.281	98.162		

**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	105.792	105.695	105.521	4.250	102.692	102.595	102.350				
4.125	105.485	105.401	105.254	4.125	102.792	102.707	102.511				
4.000	105.233	105.149	105.003	4.000	102.689	102.699	102.746				
3.875	104.885	104.802	104.655	3.875	102.427	102.439	102.486				
3.750	104.502	104.418	104.272	3.750	102.133	102.146	102.193				
3.625	104.451	104.380	104.259	3.625	102.608	102.537	102.356				
3.500	104.122	104.052	103.964	3.500	102.897	102.874	102.851				
3.375	103.657	103.631	103.562	3.375	102.605	102.580	102.552				
3.250	103.171	103.143	103.075	3.250	102.215	102.188	102.154				
3.125	102.543	102.514	102.446	3.125	101.531	101.502	101.463				
3.000	101.891	101.833	101.733	3.000	100.974	100.971	100.916				
2.875	101.346	101.328	101.229	2.875	100.541	100.536	100.476				
2.750	100.709	100.703	100.605	2.750	99.952	99.945	99.878				
2.625	99.861	99.806	99.698	2.625	98.617	98.561	98.408				
2.500	99.140	99.096	99.010	2.500	97.628	97.574	97.421				

**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