

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, September 10, 2021

Rate Sheet # 1

8:46 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

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Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

APPROVED STATES

AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, IA, IL, IN, KS, KY,
LA, MA, MD, MI, MN, MO, MS, NC, NH, NJ, OH, OK, OR, PA,
RI, SC, TN, TX, UT, VA, WA, WI, WV

LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519. Rates, terms and programs subject to change without notice.



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

Effective Time:
 9/10/2021 8:27:26 AM

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate	
	4.750	103.469		4.750	100.344		6.000% Par Price	
	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			

10yr 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	104.702	104.568	104.434	4.250	104.452	104.514	104.514				
4.125	104.599	104.465	104.331	4.125	104.349	104.411	104.411				
4.000	104.391	104.257	104.123	4.000	104.141	104.204	104.204				
3.875	104.172	104.038	103.904	3.875	103.922	103.985	103.985				
3.750	104.127	103.994	103.860	3.750	103.877	103.752	103.752				
3.625	104.144	104.010	103.876	3.625	103.894	103.707	103.707				
3.500	103.908	103.774	103.640	3.500	103.658	103.470	103.470				
3.375	103.618	103.484	103.350	3.375	103.368	103.181	103.181				
3.250	103.605	103.471	103.337	3.250	103.355	103.167	103.167				
3.125	103.545	103.411	103.278	3.125	103.295	103.108	103.108				
3.000	103.179	103.045	102.911	3.000	102.929	102.741	102.741				
2.875	102.785	102.651	102.517	2.875	102.535	102.347	102.347				
2.750	102.372	102.238	102.104	2.750	102.122	101.934	101.934				
2.625	102.052	101.918	101.784	2.625	101.802	101.615	101.615				
2.500	101.618	101.484	101.350	2.500	101.368	101.181	101.181				
2.375	101.175	101.041	100.907	2.375	100.925	100.737	100.737				
2.250	100.717	100.583	100.449	2.250	100.467	100.279	100.279				
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	104.590	104.605	104.605	3.500	104.340	104.355	104.355				
3.375	104.286	104.301	104.301	3.375	104.036	104.051	104.051				
3.250	104.881	104.819	104.819	3.250	104.631	104.569	104.569				
3.125	104.365	104.302	104.302	3.125	104.115	104.052	104.052				
3.000	104.028	103.966	103.966	3.000	103.778	103.716	103.716				
2.875	103.686	103.623	103.623	2.875	103.436	103.373	103.373				
2.750	103.315	103.252	103.252	2.750	103.065	103.002	103.002				
2.625	103.240	103.100	103.100	2.625	102.990	102.850	102.850				
2.500	102.866	102.725	102.725	2.500	102.616	102.475	102.475				
2.375	102.493	102.352	102.352	2.375	102.243	102.102	102.102				
2.250	102.114	101.974	101.974	2.250	101.864	101.724	101.724				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB 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	102.125	102.095	102.064	4.125	101.875	101.845	101.814				
4.000	102.507	102.478	102.447	4.000	102.257	102.228	102.197				
3.875	102.315	102.286	102.255	3.875	102.065	102.036	102.005				
3.750	103.411	103.318	103.111	3.750	103.161	103.068	102.861				
3.625	103.357	103.247	103.130	3.625	103.107	102.997	102.880				
3.500	103.103	102.994	102.877	3.500	102.853	102.744	102.627				
3.375	102.698	102.588	102.471	3.375	102.448	102.338	102.221				
3.250	103.429	103.336	103.129	3.250	103.179	103.086	102.879				
3.125	103.066	102.973	102.765	3.125	102.816	102.723	102.515				
3.000	102.728	102.635	102.428	3.000	102.478	102.385	102.178				
2.875	102.269	102.176	101.968	2.875	102.019	101.926	101.718				
2.750	101.852	101.759	101.684	2.750	101.602	101.509	101.434				

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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																								
4.125	106.073	105.963	106.050	4.250	106.720	106.769	106.811	3.750	105.563	105.563	105.563	3.625	105.669	105.637	105.596	4.000	105.820	105.711	105.797	4.000	106.242	106.226	106.019	3.500	106.282	106.200	106.084	3.875	105.453	105.342	105.429	3.875	105.940	105.925	105.719	3.375	105.964	105.882	105.766	3.750	105.361	105.329	105.314	3.750	105.579	105.563	105.356	3.250	105.590	105.507	105.391	3.625	105.681	105.562	105.389	3.625	105.800	105.703	105.490	3.125	105.238	105.151	105.038	3.500	105.295	105.198	105.040	3.500	105.481	105.384	105.171	3.000	104.965	104.914	104.816	3.375	104.865	104.767	104.631	3.375	105.110	105.013	104.800	2.875	104.643	104.593	104.495	3.250	104.375	104.278	104.111	3.250	104.682	104.585	104.372	2.750	104.283	104.231	104.134	3.125	103.918	103.821	103.684	3.125	104.533	104.444	104.231	2.625	103.811	103.756	103.661	3.000	103.222	103.133	103.004	3.000	104.165	104.076	103.863	2.500	103.351	103.281	103.154	2.875	102.696	102.606	102.477	2.875	103.718	103.628	103.416	2.375	103.023	102.937	102.794	2.750	102.049	101.960	101.834	2.750	103.177	103.088	102.875	2.250	102.554	102.468	102.325	2.625	100.992	100.903	100.823	2.625	102.767	102.677	102.512	2.125	101.961	101.875	101.732	2.500	100.180	100.108	100.044	2.500	102.331	102.226	102.055	2.000	101.363	101.277	101.134	2.375	99.494	99.422	99.358	2.375	101.756	101.683	101.518	1.990	101.275	101.189	101.046	2.250	98.790	98.717	98.654	2.250	101.105	101.032	100.867	1.875	100.548	100.477	100.405

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	Rate	15 Day	30 Day	45 Day																																																																																																																																																																								
3.875	105.580	105.580	105.580	4.250	104.623	104.704	104.504	3.875	104.515	104.515	104.349	3.750	104.301	104.301	104.135	3.750	104.289	104.289	104.289	4.000	104.415	104.415	104.249	3.625	104.010	104.010	103.843	3.500	105.777	105.705	105.589	3.875	104.079	104.067	103.893	3.500	104.634	104.603	104.420	3.375	105.700	105.669	105.637	3.750	103.702	103.686	103.573	3.375	104.456	104.424	104.242	3.250	105.394	105.362	105.330	3.250	104.722	104.600	104.386	3.250	104.195	104.164	103.981	3.125	104.989	104.958	104.926	3.125	104.355	104.258	104.045	3.125	103.867	103.836	103.653	3.000	104.648	104.578	104.506	3.000	103.966	103.869	103.656	3.000	104.069	104.006	103.828	2.875	104.691	104.620	104.548	2.875	103.468	103.371	103.158	2.875	103.809	103.746	103.549	2.750	104.349	104.278	104.206	2.750	102.998	102.900	102.687	2.750	103.480	103.417	103.219	2.625	103.916	103.846	103.774	2.625	102.493	102.387	102.217	2.625	103.106	103.043	102.846	2.500	103.398	103.328	103.256	2.500	102.008	101.903	101.732	2.500	103.033	102.955	102.775	2.375	103.256	103.185	103.113	2.375	101.383	101.278	101.108	2.375	102.685	102.607	102.426	2.250	102.874	102.804	102.732	2.250	100.557	100.467	100.255	2.250	102.293	102.215	102.034	2.125	102.382	102.312	102.240	2.125	99.739	99.618	99.403	2.000	101.771	101.701	101.629	2.000	98.914	98.792	98.578	2.000	101.058	100.988	100.916	1.875	101.058	100.988	100.916	1.875	98.091	97.969	97.755

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250 -0.500
720-739	0.000	-0.250	-0.500 -0.750
700-719	0.000	-0.500	-1.000 -1.250
680-699	0.000	-0.500	-1.250 -1.750

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625 -0.875
720-739	-0.375	-1.000	-1.000 -1.125
700-719	-0.375	-1.000	-1.000 -1.125
680-699	-0.375	-1.125	-1.125 -1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
>=\$500,000			-0.219



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Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	103.000	102.875	4.250	100.750	100.625			
4.125	102.875	102.750	4.125	100.500	100.375			
4.000	102.750	102.625	4.000	100.250	100.125			
3.875	102.625	102.500	3.875	99.875	99.750			
3.750	102.375	102.250	3.750	99.500	99.375			
3.625	102.000	101.875	3.625	99.000	98.875			
3.500	101.625	101.500	3.500	98.500	98.375			
3.375	101.250	101.125	3.375	97.750	97.625			
3.250	100.750	100.625	3.250	96.875	96.750			
3.125	100.125	100.000	3.125					
3.000	99.875	99.750	3.000					
2.875	99.750	99.625	2.875					
2.750			2.750					
HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750		
4.625			4.625			4.625		
4.500			4.500			4.500		
4.375			4.375			4.375		
4.250			4.250			4.250	96.875	96.750
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		HEMJAS	HEM Jumbo 7/6 SOFR ARM				
			HEMJAS	HEM Jumbo 10/6 SOFR ARM				

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score > 739	0.375	0.125	0.000	0.000	-1.000
Credit Score 720 -739	0.000	0.000	-0.375	-0.375	-1.125
Credit Score 700 -719	-0.375	-0.625	-0.875	-1.125	-1.250
Second Home	-0.500	-0.500	-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo	0.000	0.000	-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



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Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.777	105.628	105.793	4.250	102.628	102.448	102.594		
4.125	105.553	105.426	105.526	4.125	103.568	103.449	103.522		
4.000	105.327	105.200	105.300	4.000	103.292	103.174	103.247		
3.875	104.967	104.840	104.939	3.875	102.895	102.774	102.849		
3.750	104.608	104.481	104.580	3.750	102.562	102.433	102.513		
3.625	104.588	104.510	104.391	3.625	103.346	103.275	102.922		
3.500	104.262	104.183	104.131	3.500	103.207	103.142	103.129		
3.375	103.823	103.781	103.731	3.375	102.914	102.853	102.833		
3.250	103.339	103.297	103.247	3.250	102.521	102.465	102.439		
3.125	102.715	102.673	102.622	3.125	101.835	101.784	101.752		
3.000	101.998	101.964	101.912	3.000	101.237	101.189	101.173		
2.875	101.484	101.462	101.410	2.875	100.802	100.760	100.737		
2.750	100.863	100.841	100.788	2.750	100.211	100.174	100.145		
2.625	100.017	99.950	99.869	2.625	99.351	99.287	99.144		
2.500	99.256	99.204	99.106	2.500	98.602	98.530	98.392		

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:
9/10/2021 8:27:26 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	105.777	105.628	105.793	4.250	102.612	102.407	102.572				
4.125	105.553	105.426	105.526	4.125	102.731	102.569	102.669				
4.000	105.327	105.200	105.300	4.000	102.694	102.701	102.746				
3.875	104.967	104.840	104.939	3.875	102.436	102.443	102.488				
3.750	104.608	104.481	104.580	3.750	102.146	102.155	102.200				
3.625	104.588	104.510	104.391	3.625	102.745	102.617	102.498				
3.500	104.262	104.183	104.131	3.500	103.207	103.142	103.129				
3.375	103.823	103.781	103.731	3.375	102.914	102.853	102.833				
3.250	103.339	103.297	103.247	3.250	102.521	102.465	102.439				
3.125	102.715	102.673	102.622	3.125	101.835	101.784	101.752				
3.000	101.998	101.964	101.912	3.000	101.237	101.189	101.173				
2.875	101.484	101.462	101.410	2.875	100.802	100.760	100.737				
2.750	100.863	100.841	100.788	2.750	100.211	100.174	100.145				
2.625	100.017	99.950	99.869	2.625	98.958	98.862	98.734				
2.500	99.256	99.204	99.106	2.500	97.976	97.879	97.750				

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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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