

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, September 13, 2021

Rate Sheet # 1

8:46 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

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Underwriting Fees

Underwriting fee may be included in price.

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

EXTENSION FEES

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

APPROVED STATES

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

LOSS PAYEE

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

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Lock Desk Hours: 8am – 4:00pm PST
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 NMLS # 133519

Effective Time:
 9/13/2021 7:57:40 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	
4.250								4.250								4.250								4.250							
4.125								4.125								4.125	105.495	105.503	105.336					4.125	105.495	105.503	105.336				
4.000								4.000								4.000	105.210	105.218	105.051					4.000	105.210	105.218	105.051				
3.875	105.525	105.367	105.235					3.875	104.653	104.661	104.494					3.875	106.898	106.859	106.723					3.875	106.898	106.859	106.723				
3.750	105.837	105.745	105.537					3.750	105.587	105.495	105.287					3.750	106.768	106.730	106.594					3.750	106.768	106.730	106.594				
3.625	105.738	105.574	105.410					3.625	105.488	105.324	105.160					3.625	107.616	107.410	107.291					3.625	107.616	107.410	107.291				
3.500	105.314	105.150	104.997					3.500	105.064	104.900	104.736					3.500	107.082	106.876	106.757					3.500	107.082	106.876	106.757				
3.375	105.139	104.975	104.811					3.375	104.889	104.725	104.561					3.375	106.853	106.647	106.528					3.375	106.853	106.647	106.528				
3.250	105.332	105.168	105.004					3.250	105.082	104.918	104.754					3.250	106.360	106.154	106.035					3.250	106.360	106.154	106.035				
3.125	104.998	104.904	104.810					3.125	104.748	104.654	104.560					3.125	105.979	105.822	105.720					3.125	105.979	105.822	105.720				
3.000	104.608	104.514	104.420					3.000	104.358	104.264	104.170					3.000	105.642	105.485	105.383					3.000	105.642	105.485	105.383				
2.875	104.179	104.085	103.992					2.875	103.929	103.835	103.742					2.875	105.347	105.190	105.088					2.875	105.347	105.190	105.088				
2.750	103.885	103.791	103.697					2.750	103.635	103.541	103.447					2.750	104.736	104.579	104.476					2.750	104.736	104.579	104.476				
2.625	102.829	102.743	102.657					2.625	102.579	102.509	102.427					2.625	102.829	102.743	102.657					2.625	102.829	102.743	102.657				
2.500	102.406	102.320	102.234					2.500	102.201	102.143	102.061					2.500	102.457	102.360	102.274					2.500	102.457	102.360	102.274				
2.375	101.895	101.809	101.723					2.375	101.645	101.583	101.502					2.375	101.895	101.809	101.723					2.375	101.895	101.809	101.723				
2.250	101.424	101.338	101.253					2.250	101.174	101.088	101.003					2.250	101.424	101.338	101.253					2.250	101.424	101.338	101.253				

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

Government Adjusters	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2 units	-0.500
3-4 units	-1.000
Manufactured Home	-1.250

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

Purchase Special	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

FICO Adjusters	FHA	VA	USDA
≥740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-0.750	-1.250	-1.250
620-639	-2.000	-2.250	-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



Lock Desk Hours: 8am – 4:00pm PST
 Email: lockdesk@memortgage.com
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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 6.000% Par Price	
	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			

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	104.719	104.585	104.451	4.250	104.469	104.609	104.609				
4.125	104.532	104.398	104.264	4.125	104.282	104.220	104.220				
4.000	104.325	104.191	104.057	4.000	104.075	104.012	104.012				
3.875	104.105	103.972	103.838	3.875	103.855	103.793	103.793				
3.750	104.206	104.072	103.938	3.750	103.956	103.799	103.799				
3.625	104.222	104.088	103.954	3.625	103.972	103.816	103.816				
3.500	103.986	103.852	103.718	3.500	103.736	103.580	103.580				
3.375	103.696	103.562	103.429	3.375	103.446	103.290	103.290				
3.250	103.652	103.518	103.384	3.250	103.402	103.230	103.230				
3.125	103.592	103.458	103.324	3.125	103.342	103.170	103.170				
3.000	103.226	103.092	102.958	3.000	102.976	102.804	102.804				
2.875	102.832	102.698	102.564	2.875	102.582	102.410	102.410				
2.750	102.419	102.285	102.151	2.750	102.169	101.997	101.997				
2.625	102.130	101.996	101.862	2.625	101.880	101.708	101.708				
2.500	101.696	101.562	101.429	2.500	101.446	101.274	101.274				
2.375	101.253	101.119	100.985	2.375	101.003	100.831	100.831				
2.250	100.795	100.661	100.527	2.250	100.545	100.373	100.373				
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	104.559	104.559	104.543	3.500	104.309	104.309	104.293				
3.375	104.254	104.254	104.239	3.375	104.004	104.004	103.989				
3.250	104.850	104.850	104.819	3.250	104.600	104.600	104.569				
3.125	104.333	104.333	104.302	3.125	104.083	104.083	104.052				
3.000	103.997	103.997	103.966	3.000	103.747	103.747	103.716				
2.875	103.654	103.654	103.623	2.875	103.404	103.404	103.373				
2.750	103.283	103.283	103.252	2.750	103.033	103.033	103.002				
2.625	103.084	103.084	102.944	2.625	102.834	102.834	102.694				
2.500	102.710	102.710	102.569	2.500	102.460	102.460	102.319				
2.375	102.336	102.336	102.196	2.375	102.086	102.086	101.946				
2.250	101.958	101.958	101.817	2.250	101.708	101.708	101.567				
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	101.753	101.590	101.428	4.125	101.503	101.340	101.178				
4.000	102.135	101.973	101.810	4.000	101.885	101.723	101.560				
3.875	102.259	102.267	102.100	3.875	102.009	102.017	101.850				
3.750	103.418	103.326	103.119	3.750	103.168	103.076	102.869				
3.625	103.257	103.093	102.929	3.625	103.007	102.843	102.679				
3.500	103.003	102.839	102.675	3.500	102.753	102.589	102.425				
3.375	102.598	102.434	102.270	3.375	102.348	102.184	102.020				
3.250	103.369	103.269	103.058	3.250	103.119	103.019	102.808				
3.125	103.006	102.906	102.695	3.125	102.756	102.656	102.445				
3.000	102.668	102.568	102.357	3.000	102.418	102.318	102.107				
2.875	102.209	102.109	101.898	2.875	101.959	101.859	101.648				
2.750	101.792	101.692	101.564	2.750	101.542	101.442	101.314				

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	106.080	105.984	106.028	4.250	106.741	106.767	106.767	3.750	105.591	105.591	105.565				
4.000	105.826	105.722	105.753	4.125	106.329	106.355	106.355	3.625	105.622	105.581	105.556				
3.875	105.456	105.350	105.382	4.000	106.306	106.287	106.158	3.500	106.265	106.192	106.267				
3.750	105.345	105.324	105.263	3.875	106.003	105.984	105.860	3.375	105.949	105.875	105.950				
3.625	105.707	105.602	105.396	3.750	105.642	105.624	105.495	3.250	105.571	105.497	105.573				
3.500	105.300	105.195	105.043	3.625	105.807	105.702	105.496	3.125	105.212	105.135	105.212				
3.375	104.879	104.775	104.626	3.500	105.492	105.387	105.181	3.000	104.919	104.880	104.781				
3.250	104.380	104.276	104.097	3.375	105.115	105.010	104.804	2.875	104.597	104.557	104.458				
3.125	103.912	103.809	103.659	3.250	104.687	104.582	104.376	2.750	104.235	104.195	104.096				
3.000	103.274	103.181	103.053	3.125	104.568	104.464	104.299	2.625	103.757	103.713	103.617				
2.875	102.740	102.647	102.519	3.000	104.194	104.095	103.931	2.500	103.327	103.248	103.119				
2.750	102.085	101.992	101.864	2.875	103.746	103.648	103.484	2.375	103.078	102.994	102.859				
2.625	101.022	100.929	100.801	2.750	103.206	103.107	102.943	2.250	102.602	102.518	102.383				
2.500	100.155	100.056	99.928	2.625	102.720	102.550	102.427	2.125	102.003	101.919	101.784				
2.375	99.375	99.204	99.204	2.500	102.286	102.115	101.970	2.000	101.401	101.318	101.182				
2.250	98.629	98.482	98.497	2.375	101.701	101.531	101.432	1.990	101.313	101.229	101.094				
				2.250	101.032	100.875	100.782	1.875	100.552	100.468	100.390				

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	105.582	105.582	105.582	4.250	104.745	104.775	104.675	3.875	104.581	104.581	104.389
3.750	106.290	106.290	106.290	4.125	104.790	104.774	104.674	3.750	104.367	104.367	104.175
3.625	105.944	105.944	105.944	4.000	104.465	104.450	104.350	3.625	104.076	104.076	103.884
3.500	105.756	105.693	105.767	3.875	104.143	104.124	104.001	3.500	104.637	104.637	104.445
3.375	105.661	105.661	105.661	3.750	103.765	103.747	103.618	3.375	104.458	104.458	104.267
3.250	105.355	105.355	105.355	3.625	104.810	104.706	104.499	3.250	104.198	104.198	104.006
3.125	104.950	104.950	104.950	3.500	104.435	104.331	104.124	3.125	103.870	103.870	103.678
3.000	104.618	104.551	104.488	3.375	104.034	103.929	103.723	3.000	104.125	104.058	103.848
2.875	104.661	104.594	104.531	3.250	103.535	103.431	103.224	2.875	103.865	103.798	103.589
2.750	104.319	104.252	104.189	3.125	103.065	102.961	102.754	2.750	103.536	103.469	103.260
2.625	103.886	103.819	103.756	3.000	102.544	102.430	102.259	2.625	103.163	103.096	102.886
2.500	103.369	103.302	103.238	2.875	102.048	101.935	101.764	2.500	103.077	103.002	102.830
2.375	103.262	103.178	103.099	2.750	101.418	101.304	101.133	2.375	102.729	102.654	102.482
2.250	102.878	102.795	102.716	2.625	100.627	100.522	100.354	2.250	102.337	102.262	102.090
2.125	102.386	102.303	102.224	2.500	99.828	99.723	99.517				
2.000	101.774	101.691	101.612	2.375	99.002	98.898	98.691				
1.875	101.061	100.977	100.899	2.250	98.179	98.075	97.868				

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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Table with columns for AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, and Conforming 15 Yr Fixed. Rows include Rate and 15 Day, 30 Day, 45 Day values.

Table with columns for AMFX10, Conforming 10 Yr Fixed, AMFX30HB, Conforming 30 Yr Fixed HB, AMFX15HB, and Conforming 15 Yr Fixed HB. Includes sub-tables for FHLMC Codes and LPMI Product Codes.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Table with columns for LTV ranges and FICO score ranges, showing adjustment values.

Loans with Secondary Financing. Table with columns for LTV, CLTV, and secondary financing amounts, showing adjustment values.

High Balance Loan Adjusters. Table with columns for Cash-Out Refinance and Purchase or Rate and Term Refinance, showing adjustment values.

General Adjustments. Table with columns for Description and FICO score ranges (≤60 to >95), showing adjustment values.

Loan Amount Adjustments. Table with columns for LA ranges and adjustment values.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Table with columns for LTV, Coverage, Credit Scores, and various adjustment categories like Cash-out Refinance and Relocation.

CONVENTIONAL LENDER FEE BUYOUT table with columns for loan amounts and fee values.

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



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Jumbo																	
HEMJF30			HEM Jumbo 30 Yr Fixed			HEMJF15			HEM Jumbo 15 Yr Fixed								
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day						
4.750			4.750														
4.625			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														
HEMJJA5			HEM Jumbo 5/6 SOFR ARM			HEMJJA7			HEM Jumbo 7/6 SOFR ARM			HEMJJA10			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	Rate	30 Day	45 Day			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500			4.500					
4.375			4.375			4.375			4.375			4.375					
4.250			4.250			4.250			4.250	96.875	96.750	4.250	96.875	96.750			
4.125			4.125			4.125			4.125	96.625	96.500	4.125	96.625	96.500			
4.000			4.000	98.500	98.375	4.000	98.500	98.375	4.000	96.375	96.250	4.000	96.375	96.250			
3.875	98.500	98.375	3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000	3.875	96.125	96.000			
3.750	98.500	98.375	3.750	98.375	98.250	3.750	98.375	98.250	3.750	95.750	95.625	3.750	95.750	95.625			
3.625	98.375	98.250	3.625	98.250	98.125	3.625	98.250	98.125	3.625	95.375	95.250	3.625	95.375	95.250			
3.500	98.250	98.125	3.500	98.125	98.000	3.500	98.125	98.000	3.500	94.875	94.750	3.500	94.875	94.750			
3.375	98.125	98.000	3.375	97.875	97.750	3.375	97.875	97.750	3.375	94.375	94.250	3.375	94.375	94.250			
3.250			3.250	97.625	97.500	3.250	97.625	97.500	3.250			3.250					
3.125			3.125			3.125			3.125			3.125					
3.000			3.000			3.000			3.000			3.000					
2.875			2.875			2.875			2.875			2.875					
2.750			2.750			2.750			2.750			2.750					
Jumbo Product Codes																	
HEMJF30	HEM Jumbo 30 Yr Fixed					HEMJJA5	HEM Jumbo 5/6 SOFR ARM										
HEMJF15	HEM Jumbo 15 Yr Fixed					HEMJJA7	HEM Jumbo 7/6 SOFR ARM										
						HEMJJA10	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	105.838	105.688	105.853	4.250	102.625	102.450	102.596		
4.125	105.563	105.436	105.524	4.125	103.550	103.441	102.857		
4.000	105.333	105.207	105.251	4.000	103.277	103.168	103.185		
3.875	104.969	104.844	104.887	3.875	102.877	102.764	102.784		
3.750	104.610	104.484	104.528	3.750	102.537	102.417	102.441		
3.625	104.538	104.464	104.356	3.625	103.448	103.396	103.261		
3.500	104.236	104.156	104.152	3.500	103.202	103.123	103.118		
3.375	103.829	103.753	103.743	3.375	102.904	102.829	102.820		
3.250	103.337	103.266	103.251	3.250	102.510	102.440	102.425		
3.125	102.705	102.638	102.617	3.125	101.821	101.755	101.734		
3.000	102.029	101.947	101.964	3.000	101.262	101.181	101.197		
2.875	101.519	101.441	101.452	2.875	100.821	100.744	100.755		
2.750	100.889	100.816	100.822	2.750	100.226	100.153	100.159		
2.625	99.987	99.929	99.893	2.625	99.353	99.302	99.151		
2.500	99.199	99.153	99.083	2.500	98.602	98.545	98.397		

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	105.838	105.688	105.853	4.250	102.615	102.408	102.573				
4.125	105.563	105.436	105.524	4.125	102.710	102.652	102.699				
4.000	105.333	105.207	105.251	4.000	102.781	102.857	102.903				
3.875	104.969	104.844	104.887	3.875	102.518	102.594	102.640				
3.750	104.610	104.484	104.528	3.750	102.224	102.300	102.346				
3.625	104.538	104.464	104.356	3.625	102.978	102.865	102.757				
3.500	104.236	104.156	104.152	3.500	103.202	103.123	103.118				
3.375	103.829	103.753	103.743	3.375	102.904	102.829	102.820				
3.250	103.337	103.266	103.251	3.250	102.510	102.440	102.425				
3.125	102.705	102.638	102.617	3.125	101.821	101.755	101.734				
3.000	102.029	101.947	101.964	3.000	101.262	101.181	101.197				
2.875	101.519	101.441	101.452	2.875	100.821	100.744	100.755				
2.750	100.889	100.816	100.822	2.750	100.226	100.153	100.159				
2.625	99.987	99.929	99.893	2.625	98.993	98.907	98.770				
2.500	99.199	99.153	99.083	2.500	98.007	97.921	97.783				

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		
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