

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Wednesday, September 15, 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:  
 9/15/2021 8:20:45 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				4.250				4.250				4.250				4.250				4.250				4.250				4.250			
4.125				4.125				4.125				4.125				4.125	105.485	105.460	105.283	4.125	105.485	105.460	105.283	4.125	105.485	105.460	105.283	4.125	105.485	105.460	105.283
4.000				4.000				4.000				4.000				4.000	105.209	105.184	105.007	4.000	105.209	105.184	105.007	4.000	105.209	105.184	105.007	4.000	105.209	105.184	105.007
3.875	105.600	105.402	105.325	3.875	104.724	104.637	104.460	3.875	104.724	104.637	104.460	3.875	104.724	104.637	104.460	3.875	106.850	106.549	106.460	3.875	106.850	106.549	106.460	3.875	106.850	106.549	106.460	3.875	106.850	106.549	106.460
3.750	105.906	105.778	105.607	3.750	105.656	105.528	105.327	3.750	105.656	105.528	105.327	3.750	105.656	105.528	105.327	3.750	106.720	106.419	106.331	3.750	106.720	106.419	106.331	3.750	106.720	106.419	106.331	3.750	106.720	106.419	106.331
3.625	105.942	105.765	105.619	3.625	105.692	105.515	105.369	3.625	105.692	105.515	105.369	3.625	105.692	105.515	105.369	3.625	107.739	107.468	107.378	3.625	107.739	107.468	107.378	3.625	107.739	107.468	107.378	3.625	107.739	107.468	107.378
3.500	105.518	105.341	105.195	3.500	105.268	105.091	104.945	3.500	105.268	105.091	104.945	3.500	105.268	105.091	104.945	3.500	107.204	106.933	106.843	3.500	107.204	106.933	106.843	3.500	107.204	106.933	106.843	3.500	107.204	106.933	106.843
3.375	105.343	105.166	105.020	3.375	105.093	104.916	104.770	3.375	105.093	104.916	104.770	3.375	105.093	104.916	104.770	3.375	106.974	106.704	106.613	3.375	106.974	106.704	106.613	3.375	106.974	106.704	106.613	3.375	106.974	106.704	106.613
3.250	105.536	105.359	105.213	3.250	105.286	105.109	104.963	3.250	105.286	105.109	104.963	3.250	105.286	105.109	104.963	3.250	106.482	106.211	106.120	3.250	106.482	106.211	106.120	3.250	106.482	106.211	106.120	3.250	106.482	106.211	106.120
3.125	105.196	105.098	105.018	3.125	104.946	104.848	104.768	3.125	104.946	104.848	104.768	3.125	104.946	104.848	104.768	3.125	105.943	105.769	105.693	3.125	105.943	105.769	105.693	3.125	105.943	105.769	105.693	3.125	105.943	105.769	105.693
3.000	104.805	104.708	104.628	3.000	104.555	104.458	104.378	3.000	104.555	104.458	104.378	3.000	104.555	104.458	104.378	3.000	105.606	105.432	105.356	3.000	105.606	105.432	105.356	3.000	105.606	105.432	105.356	3.000	105.606	105.432	105.356
2.875	104.377	104.280	104.199	2.875	104.127	104.030	103.949	2.875	104.127	104.030	103.949	2.875	104.127	104.030	103.949	2.875	105.310	105.136	105.060	2.875	105.310	105.136	105.060	2.875	105.310	105.136	105.060	2.875	105.310	105.136	105.060
2.750	104.083	103.985	103.905	2.750	103.833	103.735	103.655	2.750	103.833	103.735	103.655	2.750	103.833	103.735	103.655	2.750	104.699	104.525	104.448	2.750	104.699	104.525	104.448	2.750	104.699	104.525	104.448	2.750	104.699	104.525	104.448
2.625	103.067	102.970	102.890	2.625	102.817	102.720	102.640	2.625	102.817	102.720	102.640	2.625	102.817	102.720	102.640	2.625	103.067	102.970	102.890	2.625	103.067	102.970	102.890	2.625	103.067	102.970	102.890	2.625	103.067	102.970	102.890
2.500	102.644	102.547	102.466	2.500	102.394	102.297	102.216	2.500	102.394	102.297	102.216	2.500	102.394	102.297	102.216	2.500	102.644	102.547	102.466	2.500	102.644	102.547	102.466	2.500	102.644	102.547	102.466	2.500	102.644	102.547	102.466
2.375	102.134	102.036	101.956	2.375	101.884	101.786	101.706	2.375	101.884	101.786	101.706	2.375	101.884	101.786	101.706	2.375	102.134	102.036	101.956	2.375	102.134	102.036	101.956	2.375	102.134	102.036	101.956	2.375	102.134	102.036	101.956
2.250	101.663	101.566	101.485	2.250	101.413	101.316	101.235	2.250	101.413	101.316	101.235	2.250	101.413	101.316	101.235	2.250	101.663	101.566	101.485	2.250	101.663	101.566	101.485	2.250	101.663	101.566	101.485	2.250	101.663	101.566	101.485

  

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	98.332	98.208	98.106
4.250				4.250				3.750	98.238	98.114	98.012
4.125	105.494	105.477	105.357	4.125				3.625	100.538	100.432	100.344
4.000	105.240	105.223	105.103	4.000	104.990	104.973	104.853	3.500	98.862	98.756	98.668
3.875	104.977	104.960	104.840	3.875	104.727	104.710	104.590	3.375	98.406	98.299	98.212
3.750	104.703	104.686	104.566	3.750	104.453	104.436	104.316	3.250	97.967	97.860	97.773
3.625	104.346	104.303	104.346	3.625	104.249	104.153	104.249	3.125	99.305	99.199	99.111
3.500	104.320	104.224	104.320	3.500	104.291	104.195	104.291	3.000	97.943	97.837	97.749
3.375	103.939	103.843	103.939	3.375	104.006	103.911	104.007	2.875	97.334	97.228	97.140
3.250	104.228	104.193	104.064	3.250	103.978	103.943	103.814				
3.125	104.349	104.264	104.322	3.125	104.116	104.030	104.088				
3.000	104.270	104.270	104.270	3.000	104.020	104.020	104.020				
2.875	104.020	104.020	104.020	2.875	103.770	103.770	103.770				
2.750	103.818	103.818	103.818	2.750	103.568	103.568	103.568				

  

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	98.082	97.958	97.856	3.125	96.821	96.679	96.563	3.125	96.571	96.429	96.313
3.750	97.988	97.864	97.762	3.000	96.001	95.859	95.742	3.000	95.751	95.609	95.492
3.625	100.288	100.182	100.094	2.875	95.317	95.175	95.059	2.875	95.067	94.925	94.809
3.500	98.612	98.506	98.418	2.750	94.870	94.728	94.611	2.750	94.620	94.478	94.361
3.375	98.156	98.049	97.962	2.625	96.178	96.036	95.919	2.625	95.928	95.786	95.669
3.250	97.717	97.610	97.523	2.500	95.331	95.189	95.072	2.500	95.081	94.939	94.822
3.125	99.055	98.949	98.861	2.375	94.637	94.496	94.379	2.375	94.387	94.246	94.129
3.000	97.693	97.587	97.499	2.250	94.205	94.063	93.946	2.250	93.955	93.813	93.696
2.875	97.084	96.978	96.890	2.125				2.125			

  

GFFX30HB				GVFX30HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	103.246	103.210	103.209	4.125	102.388	102.336	102.334
4.000	103.020	102.842	102.841	4.000	102.770	102.586	102.434
3.875	103.143	103.118	102.941	3.875	102.893	102.868	102.691
3.750	104.363	104.234	104.033	3.750	104.113	103.984	103.783
3.625	104.336	104.159	104.013	3.625	104.086	103.909	103.763
3.500	104.082	103.905	103.759	3.500	103.832	103.655	103.509
3.375	103.677	103.500	103.354	3.375	103.427	103.250	103.104
3.250	104.346	104.226	104.028	3.250	104.096	103.976	103.778
3.125	104.011	103.891	103.693	3.125	103.761	103.641	103.443
3.000	103.688	103.568	103.369	3.000	103.438	103.318	103.119
2.875	103.240	103.120	102.927	2.875	102.990	102.870	102.677
2.750	102.824	102.727	102.646	2.750	102.574	102.477	102.396
2.625	102.204	102.084	101.885	2.625	101.954	101.834	101.635
2.500	101.778	101.658	101.459	2.500	101.528	101.408	101.209
2.375	101.338	101.218	101.019	2.375	101.088	100.968	100.769
2.250	100.886	100.766	100.568	2.250	100.636	100.516	100.318

  

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
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
<b>VA IRRRL Adjustments</b>				
VA IRRRL (95.01-110.00)				-1.000
VA IRRRL (110.01-125% LTV)				-2.250
<				



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

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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	104.757	104.623	104.489	4.250	104.507	104.507	104.507				
4.125	104.538	104.404	104.270	4.125	104.288	104.288	104.288				
4.000	104.330	104.196	104.062	4.000	104.080	104.080	104.080				
3.875	104.111	103.977	103.843	3.875	103.861	103.861	103.861				
3.750	104.217	104.083	103.949	3.750	103.967	103.967	103.967				
3.625	104.147	104.013	103.879	3.625	103.897	103.897	103.897				
3.500	103.910	103.776	103.642	3.500	103.660	103.660	103.660				
3.375	103.621	103.487	103.353	3.375	103.371	103.371	103.371				
3.250	103.706	103.572	103.438	3.250	103.456	103.456	103.456				
3.125	103.595	103.461	103.327	3.125	103.345	103.345	103.345				
3.000	103.229	103.095	102.961	3.000	102.979	102.979	102.979				
2.875	102.834	102.700	102.566	2.875	102.584	102.584	102.584				
2.750	102.430	102.296	102.162	2.750	102.180	102.180	102.180				
2.625	102.180	102.046	101.912	2.625	101.930	101.930	101.930				
2.500	101.746	101.612	101.478	2.500	101.496	101.496	101.496				
2.375	101.303	101.169	101.035	2.375	101.053	101.053	101.053				
2.250	100.849	100.715	100.581	2.250	100.599	100.599	100.599				
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	104.264	104.264	104.249	3.500	104.014	104.014	103.999				
3.375	103.947	103.947	103.932	3.375	103.697	103.697	103.682				
3.250	104.980	104.980	104.964	3.250	104.730	104.730	104.714				
3.125	104.461	104.461	104.445	3.125	104.211	104.211	104.195				
3.000	104.125	104.125	104.109	3.000	103.875	103.875	103.859				
2.875	103.773	103.773	103.758	2.875	103.523	103.523	103.508				
2.750	103.411	103.411	103.395	2.750	103.161	103.161	103.145				
2.625	103.306	103.306	103.165	2.625	103.056	103.056	102.915				
2.500	102.931	102.931	102.790	2.500	102.681	102.681	102.540				
2.375	102.555	102.555	102.414	2.375	102.305	102.305	102.164				
2.250	102.179	102.179	102.039	2.250	101.929	101.929	101.789				
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	101.763	101.578	101.427	4.125	101.513	101.328	101.177				
4.000	102.145	101.961	101.809	4.000	101.895	101.711	101.559				
3.875	102.268	102.243	102.066	3.875	102.018	101.993	101.816				
3.750	103.488	103.359	103.158	3.750	103.238	103.109	102.908				
3.625	103.461	103.284	103.138	3.625	103.211	103.034	102.888				
3.500	103.207	103.030	102.884	3.500	102.957	102.780	102.634				
3.375	102.802	102.625	102.479	3.375	102.552	102.375	102.229				
3.250	103.471	103.351	103.153	3.250	103.221	103.101	102.903				
3.125	103.136	103.016	102.818	3.125	102.886	102.766	102.568				
3.000	102.813	102.693	102.494	3.000	102.563	102.443	102.244				
2.875	102.365	102.245	102.052	2.875	102.115	101.995	101.802				
2.750	101.949	101.852	101.771	2.750	101.699	101.602	101.521				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

**Government Adjustment**

**Government Adjusters**

DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

**FICO Adjusters**

	FHA	VA
600-619	-2.000	-2.000
580-599	-3.000	n/a

**High Balance FICO Adjusters**

	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

**VA IRRRL Adjustments**

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

**GOVERNMENT LENDER FEE BUYOUT**

50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

**STREAMLINE LENDER FEE BUYOUT**

50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.139



Effective Time:  
9/15/2021 8:20:45 AM

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NMLS # 133519

Conventional															
CAMFX30				CAMFX25				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	106.381	106.255	106.330	4.250	106.623	106.657	106.660	3.750	105.623	105.610	105.544				
4.000	105.143	105.017	105.092	4.125	106.315	106.315	106.315	3.625	105.701	105.686	105.655				
3.875	105.788	105.660	105.736	4.000	106.315	106.304	106.226	3.500	106.307	106.221	106.267				
3.750	105.690	105.559	105.636	3.875	106.085	106.041	105.939	3.375	105.998	105.912	105.958				
3.625	105.881	105.748	105.554	3.750	105.725	105.678	105.550	3.250	105.627	105.540	105.586				
3.500	105.473	105.343	105.158	3.625	105.980	105.849	105.662	3.125	105.278	105.187	105.234				
3.375	105.037	104.907	104.751	3.500	105.665	105.533	105.342	3.000	104.927	104.859	104.801				
3.250	104.554	104.424	104.237	3.375	105.289	105.159	104.971	2.875	104.608	104.539	104.468				
3.125	104.079	103.953	103.807	3.250	104.861	104.731	104.543	2.750	104.250	104.179	104.109				
3.000	103.428	103.315	103.182	3.125	104.814	104.689	104.505	2.625	103.781	103.707	103.638				
2.875	102.903	102.789	102.656	3.000	104.440	104.319	104.138	2.500	103.454	103.344	103.219				
2.750	102.256	102.143	102.010	2.875	103.992	103.871	103.690	2.375	103.214	103.102	102.969				
2.625	101.202	101.088	100.956	2.750	103.451	103.331	103.149	2.250	102.746	102.635	102.501				
2.500	100.334	100.235	100.145	2.625	102.909	102.902	102.721	2.125	102.154	102.043	101.909				
2.375	99.594	99.588	99.431	2.500	102.474	102.468	102.286	2.000	101.558	101.447	101.313				
2.250	98.868	98.848	98.718	2.375	101.889	101.883	101.703	1.990	101.470	101.359	101.225				
				2.250	101.220	101.219	101.051	1.875	100.661	100.573	100.474				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				Clarity Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	106.384	106.384	106.372	4.250	104.775	104.797	104.708	3.875	104.612	104.599	104.504
3.750	106.268	106.255	106.160	4.125	104.965	104.933	104.837	3.750	104.398	104.385	104.290
3.625	105.863	105.850	105.755	4.000	104.641	104.609	104.513	3.625	104.107	104.094	103.999
3.500	105.832	105.756	105.803	3.875	104.319	104.274	104.164	3.500	104.797	104.762	104.633
3.375	105.748	105.745	105.711	3.750	103.941	103.896	103.774	3.375	104.618	104.583	104.454
3.250	105.438	105.435	105.402	3.625	104.984	104.851	104.657	3.250	104.358	104.323	104.194
3.125	105.035	105.032	104.999	3.500	104.609	104.476	104.282	3.125	104.030	103.995	103.866
3.000	104.680	104.573	104.516	3.375	104.207	104.077	103.890	3.000	104.213	104.105	103.936
2.875	104.665	104.587	104.495	3.250	103.709	103.579	103.392	2.875	103.953	103.845	103.677
2.750	104.318	104.240	104.148	3.125	103.239	103.109	102.921	2.750	103.625	103.517	103.348
2.625	103.885	103.807	103.715	3.000	102.822	102.679	102.506	2.625	103.251	103.143	102.974
2.500	103.487	103.370	103.225	2.875	102.336	102.192	102.019	2.500	103.258	103.141	102.965
2.375	103.471	103.369	103.284	2.750	101.712	101.569	101.396	2.375	102.910	102.793	102.617
2.250	103.083	102.980	102.895	2.625	100.872	100.747	100.560	2.250	102.518	102.401	102.225
2.125	102.589	102.487	102.402	2.500	100.073	99.947	99.752				
2.000	101.975	101.873	101.788	2.375	99.248	99.122	98.927				
1.875	101.260	101.158	101.073	2.250	98.424	98.299	98.104				

### 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:  
9/15/2021 8:20:45 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	106.361	106.255	106.330	4.250	106.623	106.657	106.660	3.750	105.623	105.610	105.544				
4.000	106.143	106.017	106.092	4.125	106.315	106.315	106.315	3.625	105.701	105.686	105.655				
3.875	105.788	105.660	105.736	4.000	106.315	106.304	106.226	3.500	106.307	106.221	106.267				
3.750	105.690	105.559	105.636	3.875	106.085	106.041	105.939	3.375	105.998	105.912	105.958				
3.625	105.881	105.748	105.554	3.750	105.725	105.678	105.550	3.250	105.627	105.540	105.586				
3.500	105.473	105.343	105.158	3.625	105.980	105.849	105.662	3.125	105.278	105.187	105.234				
3.375	105.037	104.907	104.751	3.500	105.665	105.533	105.342	3.000	104.927	104.859	104.801				
3.250	104.554	104.424	104.237	3.375	105.289	105.159	104.971	2.875	104.608	104.539	104.468				
3.125	104.079	103.953	103.807	3.250	104.861	104.731	104.543	2.750	104.250	104.179	104.109				
3.000	103.428	103.315	103.182	3.125	104.814	104.689	104.505	2.625	103.781	103.707	103.638				
2.990	103.378	103.265	103.132	3.000	104.440	104.319	104.138	2.500	103.454	103.344	103.219				
2.875	102.903	102.789	102.656	2.875	103.992	103.871	103.690	2.375	103.214	103.102	102.969				
2.750	102.256	102.143	102.010	2.750	103.451	103.331	103.149	2.250	102.746	102.635	102.501				
2.625	101.202	101.088	100.956	2.625	102.909	102.902	102.721	2.125	102.154	102.043	101.909				
2.500	100.334	100.235	100.145	2.500	102.474	102.468	102.286	2.000	101.558	101.447	101.313				
2.375	99.594	99.588	99.431	2.375	101.889	101.883	101.703	1.990	101.470	101.359	101.225				
2.250	98.868	98.848	98.718	2.250	101.220	101.219	101.051	1.875	100.661	100.573	100.474				

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	106.384	106.384	106.372	4.250	104.650	104.672	104.583	3.750	104.487	104.474	104.379				
3.750	106.268	106.255	106.160	4.125	104.840	104.808	104.712	3.625	104.273	104.260	104.165				
3.625	105.863	105.850	105.755	4.000	104.516	104.484	104.388	3.500	103.982	103.969	103.874				
3.500	105.832	105.756	105.803	3.875	104.194	104.149	104.039	3.375	104.672	104.637	104.508				
3.375	105.748	105.745	105.711	3.750	103.816	103.771	103.649	3.250	104.493	104.458	104.329				
3.250	105.438	105.435	105.402	3.625	104.859	104.726	104.532	3.125	104.233	104.198	104.069				
3.125	105.035	105.032	104.999	3.500	104.484	104.351	104.157	3.000	103.905	103.870	103.741				
3.000	104.680	104.573	104.516	3.375	104.082	103.952	103.765	2.875	103.828	103.720	103.552				
2.875	104.665	104.587	104.495	3.250	103.584	103.454	103.267	2.750	103.500	103.392	103.223				
2.750	104.318	104.240	104.148	3.125	103.114	102.984	102.796	2.625	103.126	103.018	102.849				
2.625	103.885	103.807	103.715	3.000	102.697	102.554	102.381	2.500	103.133	103.016	102.840				
2.500	103.487	103.370	103.225	2.875	102.211	102.067	101.894	2.375	102.785	102.668	102.492				
2.375	103.471	103.369	103.284	2.750	101.587	101.444	101.271	2.250	102.393	102.276	102.100				
2.250	103.083	102.980	102.895	2.625	100.747	100.622	100.435								
2.125	102.589	102.487	102.402	2.500	99.948	99.822	99.627								
2.000	101.975	101.873	101.788	2.375	99.123	98.997	98.802								
1.875	101.260	101.158	101.073	2.250	98.299	98.174	97.979								

LPMI Product Codes				
FNMA	FHLMC	FNMA	FHLMC	FHLMC
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI
				CF 30yr fix High Balance LPMI
				CF 15yr fix High Balance 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	-2.250	-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:	-0.375
LTV	<720 ≥720
≤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	-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	

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:  
9/15/2021 8:20:45 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	102.983	102.867	4.250	100.733	100.617			
4.125	102.858	102.742	4.125	100.483	100.367			
4.000	102.733	102.617	4.000	100.233	100.117			
3.875	102.358	102.242	3.875	99.858	99.742			
3.750	101.983	101.867	3.750	99.483	99.367			
3.625	101.483	101.367	3.625	98.983	98.867			
3.500	101.108	100.992	3.500	98.483	98.367			
3.375	100.733	100.617	3.375	97.733	97.617			
3.250	100.233	100.117	3.250	96.858	96.742			
3.125	99.983	99.867	3.125					
3.000	99.733	99.617	3.000					
2.875	99.108	98.992	2.875					
2.750			2.750					

  

HEMJF15			HEMJF30			HEMJF30		
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	96.858	96.742
4.125			4.125			4.125	96.608	96.492
4.000			4.000	98.483	98.367	4.000	96.358	96.242
3.875	98.483	98.367	3.875	98.483	98.367	3.875	96.108	95.992
3.750	98.483	98.367	3.750	98.358	98.242	3.750	95.733	95.617
3.625	98.358	98.242	3.625	98.233	98.117	3.625	95.358	95.242
3.500	98.233	98.117	3.500	98.108	97.992	3.500	94.858	94.742
3.375	98.108	97.992	3.375	97.858	97.742	3.375	94.358	94.242
3.250			3.250	97.608	97.492	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	HEMJF15	HEMJF30	HEMJF30
HEMJF30	HEMJF15	HEMJF30	HEMJF30
HEMJF30	HEMJF15	HEMJF30	HEMJF30

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

\*Price Cap: 101.00  
\*\* Loan must be Approved with appraisal to lock



Effective Time:  
9/15/2021 8:20:45 AM

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

Fannie Mae HomeReady											
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	105.762	105.623	105.800	4.250	102.612	102.438	102.601				
4.125	105.864	105.722	105.803	4.125	103.667	103.540	103.608				
4.000	105.643	105.501	105.582	4.000	103.415	103.288	103.356				
3.875	105.291	105.147	105.229	3.875	103.033	102.902	102.971				
3.750	104.959	104.816	104.898	3.750	102.704	102.567	102.639				
3.625	104.611	104.508	104.549	3.625	103.566	103.461	103.413				
3.500	104.377	104.315	104.289	3.500	103.393	103.332	103.305				
3.375	103.975	103.917	103.886	3.375	103.104	103.045	103.015				
3.250	103.489	103.433	103.399	3.250	102.717	102.660	102.627				
3.125	102.867	102.814	102.776	3.125	102.034	101.981	101.944				
3.000	102.224	102.159	102.148	3.000	101.499	101.435	101.424				
2.875	101.721	101.659	101.645	2.875	101.073	101.011	100.997				
2.750	101.098	101.039	101.022	2.750	100.490	100.431	100.414				
2.625	100.183	100.126	100.106	2.625	99.589	99.503	99.391				
2.500	99.322	99.237	99.065	2.500	98.847	98.754	98.645				

**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:  
9/15/2021 8:20:45 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	105.762	105.623	105.800	4.250	102.601	102.403	102.575				
4.125	105.864	105.722	105.803	4.125	102.766	102.673	102.716				
4.000	105.643	105.501	105.582	4.000	102.897	102.974	102.982				
3.875	105.291	105.147	105.229	3.875	102.636	102.713	102.719				
3.750	104.959	104.816	104.898	3.750	102.347	102.424	102.429				
3.625	104.611	104.508	104.549	3.625	103.259	103.128	103.049				
3.500	104.377	104.315	104.289	3.500	103.393	103.332	103.305				
3.375	103.975	103.917	103.886	3.375	103.104	103.045	103.015				
3.250	103.489	103.433	103.399	3.250	102.717	102.660	102.627				
3.125	102.867	102.814	102.776	3.125	102.034	101.981	101.944				
3.000	102.224	102.159	102.148	3.000	101.499	101.435	101.424				
2.875	101.721	101.659	101.645	2.875	101.073	101.011	100.997				
2.750	101.098	101.039	101.022	2.750	100.490	100.431	100.414				
2.625	100.183	100.126	100.106	2.625	99.285	99.172	99.067				
2.500	99.322	99.237	99.065	2.500	98.310	98.196	98.091				

**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



Effective Time:  
9/15/2021 8:20:45 AM

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

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

**Conventional Adjustment**

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

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<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