



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, December 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

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:
 12/13/2021 8:16:44 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	
3.875	105.187	105.010	104.909	3.875	104.395	104.242	104.194	3.875	106.381	106.123	106.003																				
3.750	105.379	105.202	105.101	3.750	105.066	104.888	104.787	3.750	106.435	106.177	106.057																				
3.625	105.182	105.041	104.954	3.625	104.755	104.710	104.665	3.625	106.678	106.453	106.347																				
3.500	104.760	104.622	104.554	3.500	104.550	104.426	104.358	3.500	106.029	105.803	105.697																				
3.375	104.433	104.377	104.331	3.375	104.231	104.127	104.081	3.375	105.739	105.513	105.407																				
3.250	104.756	104.649	104.576	3.250	104.678	104.572	104.498	3.250	105.546	105.324	105.221																				
3.125	104.297	104.191	104.117	3.125	104.171	104.065	103.992	3.125	105.031	104.892	104.800																				
3.000	103.873	103.774	103.676	3.000	103.874	103.767	103.694	3.000	104.738	104.600	104.507																				
2.875	103.500	103.402	103.303	2.875	103.404	103.297	103.224	2.875	104.291	104.152	104.060																				
2.750	103.422	103.334	103.275	2.750	103.692	103.604	103.545	2.750	103.770	103.635	103.545																				
2.625	102.419	102.331	102.272	2.625	102.482	102.394	102.334	2.625	102.433	102.358	102.279																				
2.500	101.861	101.784	101.713	2.500	102.077	101.989	101.929	2.500	102.011	101.935	101.857																				
2.375	101.449	101.373	101.297	2.375	101.482	101.395	101.335	2.375	101.449	101.373	101.297																				
2.250	100.959	100.883	100.807	2.250	100.843	100.755	100.696	2.250	100.959	100.883	100.807																				

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GVAL05				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	
4.375				4.375				3.875	98.849	98.744	98.638												
4.250				4.250				3.750	98.756	98.650	98.544												
4.125	103.728	103.728	103.548	4.125				3.625	101.053	100.962	100.871												
4.000	103.856	103.841	103.826	4.000	103.606	103.591	103.576	3.500	99.377	99.286	99.196												
3.875	103.768	103.753	103.738	3.875	103.518	103.503	103.488	3.375	98.921	98.830	98.739												
3.750	104.452	104.429	104.239	3.750	104.202	104.179	103.989	3.250	98.482	98.391	98.300												
3.625	104.176	104.153	103.963	3.625	104.021	103.903	103.814	3.125	99.820	99.729	99.639												
3.500	104.016	103.894	103.809	3.500	103.964	103.842	103.757	3.000	98.458	98.367	98.277												
3.375	103.597	103.574	103.384	3.375	103.638	103.517	103.432	2.875	97.849	97.758	97.668												
3.250	103.878	103.823	103.621	3.250	103.628	103.573	103.371																
3.125	103.861	103.758	103.686	3.125	103.598	103.495	103.424																
3.000	103.513	103.475	103.437	3.000	103.263	103.225	103.187																
2.875	103.260	103.222	103.184	2.875	103.010	102.972	102.934																
2.750	102.951	102.914	102.876	2.750	102.914	102.811	102.739																

GVAL05				VA 5/1 ARM				GVAL03				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	
3.875	98.599	98.494	98.388	3.125	97.341	97.220	97.099	3.125	97.091	96.970	96.849												
3.750	98.506	98.400	98.294	3.000	96.521	96.400	96.279	3.000	96.271	96.150	96.029												
3.625	100.803	100.712	100.621	2.875	95.837	95.716	95.595	2.875	95.587	95.466	95.345												
3.500	99.127	99.036	98.946	2.750	95.389	95.268	95.147	2.750	95.139	95.018	94.897												
3.375	98.671	98.580	98.489	2.625	96.697	96.577	96.456	2.625	96.447	96.327	96.206												
3.250	98.232	98.141	98.050	2.500	95.851	95.730	95.609	2.500	95.601	95.480	95.359												
3.125	99.570	99.479	99.389	2.375	95.157	95.036	94.915	2.375	94.907	94.786	94.665												
3.000	98.208	98.117	98.027	2.250	94.724	94.603	94.482	2.250	94.474	94.353	94.232												
2.875	97.599	97.508	97.418	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	
4.125	102.355	102.243	102.240	4.125	101.519	101.471	101.422								
4.000	102.142	102.094	102.046	4.000	101.892	101.844	101.796								
3.875	102.327	102.277	102.104	3.875	102.077	102.027	101.854								
3.750	103.632	103.547	103.347	3.750	103.382	103.297	103.097								
3.625	103.312	103.227	103.027	3.625	103.062	102.977	102.777								
3.500	102.966	102.881	102.681	3.500	102.716	102.631	102.431								
3.375	102.644	102.524	102.448	3.375	102.359	102.274	102.074								
3.250	103.176	103.069	102.854	3.250	102.926	102.819	102.604								
3.125	102.978	102.874	102.793	3.125	102.547	102.441	102.248								
3.000	102.547	102.442	102.354	3.000	102.197	102.090	101.875								
2.875	102.015	101.917	101.818	2.875	101.765	101.667	101.568								
2.750	101.791	101.693	101.594	2.750	101.541	101.443	101.344								
2.625	101.034	100.949	100.750	2.625	100.784	100.699	100.500								
2.500	100.591	100.506	100.306	2.500	100.341	100.256	100.056								
2.375	100.149	100.064	99.864	2.375	99.899	99.814	99.614								
2.250	99.688	99.603	99.403	2.250	99.438	99.353	99.153								

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
 NMLS # 133519

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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	102.500		4.750	99.625		
	4.625	102.375		4.625	99.500		
	4.500	102.250		4.500	99.375		
	4.375	102.125		4.375	99.250		
	4.250	101.875		4.250	99.000		
	4.125	101.375		4.125	99.063		
	4.000	101.125		4.000	98.813		
	3.875	100.875		3.875	98.563		
	3.750	100.500		3.750	98.188		
	3.625	99.375		3.625	97.813		
	3.500	99.125		3.500	97.563		
	3.375	98.875		3.375	97.313		
	3.250	98.625		3.250	97.063		

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	
<ul style="list-style-type: none"> 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) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>	



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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	104.026	103.892	103.758	4.250	103.776	103.737	103.737
4.125	103.903	103.769	103.635	4.125	103.653	103.497	103.497
4.000	103.694	103.560	103.427	4.000	103.444	103.288	103.288
3.875	103.519	103.385	103.252	3.875	103.269	103.113	103.113
3.750	103.663	103.529	103.395	3.750	103.413	103.241	103.241
3.625	103.599	103.465	103.331	3.625	103.349	103.177	103.177
3.500	103.335	103.201	103.067	3.500	103.085	102.913	102.913
3.375	103.024	102.890	102.756	3.375	102.774	102.602	102.602
3.250	103.153	103.019	102.885	3.250	102.903	102.684	102.684
3.125	103.043	102.909	102.776	3.125	102.793	102.575	102.575
3.000	102.659	102.525	102.391	3.000	102.409	102.190	102.190
2.875	102.275	102.141	102.007	2.875	102.025	101.806	101.806
2.750	101.835	101.701	101.567	2.750	101.585	101.366	101.366
2.625	101.808	101.674	101.540	2.625	101.558	101.370	101.370
2.500	101.370	101.236	101.102	2.500	101.120	100.933	100.933
2.375	100.924	100.790	100.656	2.375	100.674	100.487	100.487
2.250	100.455	100.322	100.188	2.250	100.205	100.018	100.018

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	104.261	104.089	103.918	3.500	104.011	103.839	103.668
3.375	103.947	103.775	103.603	3.375	103.697	103.525	103.353
3.250	104.639	104.561	104.483	3.250	104.389	104.311	104.233
3.125	104.082	104.004	103.926	3.125	103.832	103.754	103.676
3.000	103.725	103.647	103.569	3.000	103.475	103.397	103.319
2.875	103.360	103.282	103.204	2.875	103.110	103.032	102.954
2.750	102.983	102.905	102.827	2.750	102.733	102.655	102.577
2.625	102.775	102.587	102.400	2.625	102.525	102.337	102.150
2.500	102.399	102.211	102.024	2.500	102.149	101.961	101.774
2.375	102.022	101.835	101.647	2.375	101.772	101.585	101.397
2.250	101.641	101.453	101.266	2.250	101.391	101.203	101.016
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	100.894	100.846	100.797	4.125	100.644	100.596	100.547
4.000	101.267	101.219	101.171	4.000	101.017	100.969	100.921
3.875	101.452	101.402	101.229	3.875	101.202	101.152	100.979
3.750	102.757	102.672	102.472	3.750	102.507	102.422	102.222
3.625	102.437	102.352	102.152	3.625	102.187	102.102	101.902
3.500	102.091	102.006	101.806	3.500	101.841	101.756	101.556
3.375	101.734	101.649	101.449	3.375	101.484	101.399	101.199
3.250	102.301	102.194	101.979	3.250	102.051	101.944	101.729
3.125	101.922	101.816	101.623	3.125	101.672	101.566	101.373
3.000	101.572	101.465	101.250	3.000	101.322	101.215	101.000
2.875	101.140	101.042	100.943	2.875	100.890	100.792	100.693
2.750	100.916	100.818	100.719	2.750	100.666	100.568	100.469

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
4.125	105.223	105.070	105.082	4.250	105.630	105.523	105.535	3.750	105.106	104.981	104.856
4.000	104.724	104.619	104.620	4.125	105.828	105.747	105.593	3.625	104.878	104.753	104.628
3.875	104.363	104.275	104.230	4.000	105.562	105.482	105.320	3.500	105.122	105.026	105.000
3.750	104.229	104.141	104.030	3.875	105.239	105.158	104.988	3.375	104.767	104.671	104.645
3.625	103.998	103.881	103.711	3.750	104.835	104.754	104.571	3.250	104.369	104.271	104.246
3.500	103.766	103.649	103.525	3.625	104.815	104.698	104.480	3.125	103.991	103.891	103.867
3.375	103.371	103.254	103.130	3.500	104.478	104.361	104.143	3.000	103.704	103.629	103.518
3.250	102.891	102.773	102.650	3.375	104.095	103.978	103.761	2.875	103.427	103.333	103.231
3.125	102.322	102.227	102.121	3.250	103.625	103.508	103.290	2.750	102.958	102.888	102.798
3.000	101.903	101.808	101.702	3.125	103.061	102.944	102.727	2.625	102.543	102.450	102.347
2.875	101.354	101.259	101.153	3.000	102.614	102.519	102.320	2.500	102.184	102.091	101.988
2.750	100.724	100.629	100.523	2.875	102.152	102.056	101.857	2.375	101.622	101.536	101.441
2.625	99.564	99.469	99.363	2.750	101.569	101.474	101.275	2.250	101.138	101.052	100.958
2.500	98.758	98.663	98.557	2.625	100.906	100.810	100.611	2.125	100.614	100.529	100.434
2.375	97.851	97.792	97.773	2.500	100.177	100.104	99.989	2.000	100.082	99.996	99.901
2.250	97.066	97.007	96.988	2.375	99.639	99.565	99.465	1.990	99.999	99.913	99.818
				2.250	98.966	98.893	98.789	1.875	99.253	99.174	99.092

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
3.875	106.178	106.155	105.965	4.250	104.113	104.069	103.934	3.875	104.033	104.009	103.820
3.750	105.817	105.793	105.604	4.125	104.004	103.924	103.807	3.750	103.804	103.781	103.591
3.625	105.321	105.298	105.108	4.000	103.691	103.606	103.522	3.625	103.497	103.473	103.284
3.500	104.888	104.865	104.675	3.875	104.504	104.402	104.337	3.500	103.778	103.724	103.521
3.375	104.705	104.650	104.448	3.750	104.125	104.013	103.955	3.375	103.561	103.506	103.304
3.250	104.364	104.309	104.107	3.625	103.630	103.560	103.395	3.250	103.272	103.217	103.015
3.125	103.868	103.813	103.611	3.500	103.272	103.201	103.037	3.125	102.923	102.868	102.666
3.000	103.493	103.448	103.317	3.375	102.856	102.781	102.620	3.000	103.130	103.036	102.818
2.875	103.393	103.315	103.233	3.250	102.368	102.289	102.130	2.875	102.820	102.726	102.508
2.750	103.045	102.967	102.885	3.125	101.840	101.708	101.541	2.750	102.458	102.365	102.147
2.625	102.616	102.538	102.456	3.000	101.503	101.393	101.244	2.625	102.063	101.970	101.752
2.500	102.195	102.116	102.034	2.875	101.057	100.947	100.798	2.500	101.730	101.652	101.470
2.375	101.846	101.768	101.686	2.750	100.364	100.254	100.105	2.375	101.338	101.260	101.079
2.250	101.458	101.380	101.298	2.625	99.422	99.356	99.208	2.250	100.918	100.840	100.659
2.125	101.030	100.952	100.870	2.500	98.609	98.495	98.382				
2.000	100.560	100.482	100.400	2.375	97.845	97.732	97.619				
1.875	100.009	99.931	99.848	2.250	97.059	96.964	96.745				

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			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	102.250	102.125	4.250	100.750	100.625			
4.125	102.125	102.000	4.125	100.500	100.375			
4.000	102.000	101.875	4.000	100.250	100.125			
3.875	101.500	101.375	3.875	99.875	99.750			
3.750	101.000	100.875	3.750	99.500	99.375			
3.625	100.500	100.375	3.625	99.000	98.875			
3.500	100.250	100.125	3.500	98.500	98.375			
3.375	100.000	99.875	3.375	97.750	97.625			
3.250	99.875	99.750	3.250	96.875	96.750			
3.125	99.375	99.250	3.125					
3.000	98.875	98.750	3.000					
2.875	98.125	98.000	2.875					
2.750			2.750					

HEMJF30			HEMJF15			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	96.875	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	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score ≥ 740	0.250	0.125		-0.250	-1.000
Credit Score 720 -739				-0.375	-1.250
Credit Score 700 -719				-0.500	-1.500
Second Home			-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			-0.500	-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	105.281	105.119	105.138	4.250	102.509	102.320	102.321		
4.125	104.883	104.720	104.739	4.125	102.518	102.429	102.474		
4.000	104.344	104.219	104.220	4.000	103.928	103.841	103.767		
3.875	103.939	103.833	103.830	3.875	103.519	103.428	103.356		
3.750	103.505	103.381	103.368	3.750	103.105	103.007	102.939		
3.625	103.183	103.091	102.941	3.625	102.631	102.575	102.401		
3.500	102.824	102.740	102.662	3.500	102.360	102.248	102.170		
3.375	102.314	102.228	102.145	3.375	101.962	101.855	101.774		
3.250	101.797	101.710	101.624	3.250	101.492	101.391	101.305		
3.125	101.191	101.115	100.975	3.125	100.760	100.664	100.573		
3.000	100.746	100.680	100.609	3.000	100.446	100.354	100.286		
2.875	100.189	100.122	100.047	2.875	99.938	99.852	99.778		
2.750	99.485	99.417	99.338	2.750	99.273	99.192	99.115		
2.625	98.669	98.593	98.496	2.625	98.400	98.344	98.189		
2.500	97.836	97.777	97.693	2.500	97.580	97.518	97.367		

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

LTV Range		
FICO	≤ 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	105.281	105.119	105.138	4.250	102.586	102.371	102.390		
4.125	104.883	104.720	104.739	4.125	102.507	102.429	102.474		
4.000	104.344	104.219	104.220	4.000	102.644	102.524	102.525		
3.875	103.939	103.833	103.830	3.875	102.365	102.244	102.241		
3.750	103.505	103.381	103.368	3.750	102.026	101.907	101.899		
3.625	103.183	103.091	102.941	3.625	102.069	101.954	101.805		
3.500	102.824	102.740	102.662	3.500	102.360	102.248	102.170		
3.375	102.314	102.228	102.145	3.375	101.962	101.855	101.774		
3.250	101.797	101.710	101.624	3.250	101.492	101.391	101.305		
3.125	101.191	101.115	100.975	3.125	100.760	100.664	100.573		
3.000	100.746	100.680	100.609	3.000	100.446	100.354	100.286		
2.875	100.189	100.122	100.047	2.875	99.938	99.852	99.778		
2.750	99.485	99.417	99.338	2.750	99.273	99.192	99.115		
2.625	98.669	98.593	98.496	2.625	97.920	97.825	97.683		
2.500	97.836	97.777	97.693	2.500	96.879	96.784	96.642		

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