

# me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

## Borrower Paid Rate Sheet

Tuesday, December 14, 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:  
 12/14/2021 8:21:46 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	105.228	105.052	104.941	3.875	104.559	104.529	104.495	3.875	106.340	106.072	105.951	3.875	106.340	106.072	105.951	3.875	106.340	106.072	105.951	3.875	106.340	106.072	105.951	3.875	106.340	106.072	105.951	3.875	106.340	106.072	105.951
3.750	105.423	105.247	105.136	3.750	105.111	104.934	104.872	3.750	106.394	106.126	106.005	3.750	106.394	106.126	106.005	3.750	106.394	106.126	106.005	3.750	106.394	106.126	106.005	3.750	106.394	106.126	106.005	3.750	106.394	106.126	106.005
3.625	105.227	105.087	104.987	3.625	104.849	104.788	104.720	3.625	106.784	106.544	106.428	3.625	106.784	106.544	106.428	3.625	106.784	106.544	106.428	3.625	106.784	106.544	106.428	3.625	106.784	106.544	106.428	3.625	106.784	106.544	106.428
3.500	104.838	104.715	104.628	3.500	104.577	104.453	104.368	3.500	106.134	105.894	105.779	3.500	106.134	105.894	105.779	3.500	106.134	105.894	105.779	3.500	106.134	105.894	105.779	3.500	106.134	105.894	105.779	3.500	106.134	105.894	105.779
3.375	104.615	104.555	104.486	3.375	104.365	104.305	104.236	3.375	105.844	105.604	105.489	3.375	105.844	105.604	105.489	3.375	105.844	105.604	105.489	3.375	105.844	105.604	105.489	3.375	105.844	105.604	105.489	3.375	105.844	105.604	105.489
3.250	104.820	104.715	104.623	3.250	104.715	104.610	104.517	3.250	105.673	105.437	105.323	3.250	105.673	105.437	105.323	3.250	105.673	105.437	105.323	3.250	105.673	105.437	105.323	3.250	105.673	105.437	105.323	3.250	105.673	105.437	105.323
3.125	104.375	104.279	104.177	3.125	104.230	104.125	104.032	3.125	105.203	105.052	104.955	3.125	105.203	105.052	104.955	3.125	105.203	105.052	104.955	3.125	105.203	105.052	104.955	3.125	105.203	105.052	104.955	3.125	105.203	105.052	104.955
3.000	103.966	103.876	103.773	3.000	103.943	103.838	103.746	3.000	104.911	104.760	104.663	3.000	104.911	104.760	104.663	3.000	104.911	104.760	104.663	3.000	104.911	104.760	104.663	3.000	104.911	104.760	104.663	3.000	104.911	104.760	104.663
2.875	103.594	103.503	103.400	2.875	103.481	103.376	103.284	2.875	104.463	104.313	104.216	2.875	104.463	104.313	104.216	2.875	104.463	104.313	104.216	2.875	104.463	104.313	104.216	2.875	104.463	104.313	104.216	2.875	104.463	104.313	104.216
2.750	103.570	103.483	103.407	2.750	103.830	103.743	103.667	2.750	103.963	103.816	103.723	2.750	103.963	103.816	103.723	2.750	103.963	103.816	103.723	2.750	103.963	103.816	103.723	2.750	103.963	103.816	103.723	2.750	103.963	103.816	103.723
2.625	102.572	102.486	102.409	2.625	102.631	102.544	102.468	2.625	102.720	102.632	102.557	2.625	102.720	102.632	102.557	2.625	102.720	102.632	102.557	2.625	102.720	102.632	102.557	2.625	102.720	102.632	102.557	2.625	102.720	102.632	102.557
2.500	102.015	101.928	101.852	2.500	102.230	102.143	102.066	2.500	102.297	102.210	102.134	2.500	102.297	102.210	102.134	2.500	102.297	102.210	102.134	2.500	102.297	102.210	102.134	2.500	102.297	102.210	102.134	2.500	102.297	102.210	102.134
2.375	101.568	101.483	101.353	2.375	101.637	101.551	101.474	2.375	101.629	101.541	101.466	2.375	101.629	101.541	101.466	2.375	101.629	101.541	101.466	2.375	101.629	101.541	101.466	2.375	101.629	101.541	101.466	2.375	101.629	101.541	101.466
2.250	101.107	101.022	100.863	2.250	100.999	100.912	100.836	2.250	101.107	101.022	100.893	2.250	101.107	101.022	100.893	2.250	101.107	101.022	100.893	2.250	101.107	101.022	100.893	2.250	101.107	101.022	100.893	2.250	101.107	101.022	100.893
GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM											
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
4.375				4.375				4.375	98.842	98.736	98.617	4.375	98.842	98.736	98.617	4.375	98.842	98.736	98.617	4.375	98.842	98.736	98.617	4.375	98.842	98.736	98.617	4.375	98.842	98.736	98.617
4.250				4.250				4.250	98.749	98.643	98.523	4.250	98.749	98.643	98.523	4.250	98.749	98.643	98.523	4.250	98.749	98.643	98.523	4.250	98.749	98.643	98.523	4.250	98.749	98.643	98.523
4.125	103.707	103.723	103.504	4.125				4.125	101.047	100.956	100.853	4.125	101.047	100.956	100.853	4.125	101.047	100.956	100.853	4.125	101.047	100.956	100.853	4.125	101.047	100.956	100.853	4.125	101.047	100.956	100.853
4.000	103.786	103.764	103.738	4.000	103.536	103.514	103.488	4.000	99.371	99.280	99.178	4.000	99.371	99.280	99.178	4.000	99.371	99.280	99.178	4.000	99.371	99.280	99.178	4.000	99.371	99.280	99.178	4.000	99.371	99.280	99.178
3.875	103.698	103.675	103.650	3.875	103.448	103.425	103.400	3.875	98.915	98.824	98.721	3.875	98.915	98.824	98.721	3.875	98.915	98.824	98.721	3.875	98.915	98.824	98.721	3.875	98.915	98.824	98.721	3.875	98.915	98.824	98.721
3.750	104.393	104.354	104.117	3.750	104.143	104.104	103.867	3.750	98.475	98.385	98.282	3.750	98.475	98.385	98.282	3.750	98.475	98.385	98.282	3.750	98.475	98.385	98.282	3.750	98.475	98.385	98.282	3.750	98.475	98.385	98.282
3.625	104.129	104.078	103.913	3.625	104.003	103.883	103.787	3.625	99.814	99.723	99.621	3.625	99.814	99.723	99.621	3.625	99.814	99.723	99.621	3.625	99.814	99.723	99.621	3.625	99.814	99.723	99.621	3.625	99.814	99.723	99.621
3.500	103.997	103.876	103.780	3.500	103.946	103.826	103.730	3.500	98.452	98.361	98.259	3.500	98.452	98.361	98.259	3.500	98.452	98.361	98.259	3.500	98.452	98.361	98.259	3.500	98.452	98.361	98.259	3.500	98.452	98.361	98.259
3.375	103.568	103.499	103.352	3.375	103.621	103.501	103.405	3.375	97.843	97.752	97.649	3.375	97.843	97.752	97.649	3.375	97.843	97.752	97.649	3.375	97.843	97.752	97.649	3.375	97.843	97.752	97.649	3.375	97.843	97.752	97.649
3.250	103.817	103.770	103.530	3.250	103.567	103.520	103.280	3.250				3.250				3.250				3.250				3.250				3.250			
3.125	103.807	103.704	103.623	3.125	103.545	103.443	103.361	3.125				3.125				3.125				3.125				3.125				3.125			
3.000	103.417	103.379	103.336	3.000	103.200	103.129	103.086	3.000				3.000				3.000				3.000				3.000				3.000			
2.875	103.163	103.126	103.083	2.875	102.913	102.876	102.833	2.875				2.875				2.875				2.875				2.875				2.875			
2.750	102.868	102.817	102.775	2.750	102.865	102.763	102.682	2.750				2.750				2.750				2.750				2.750				2.750			
GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM											
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day	
3.875	98.592	98.486	98.367	3.125	97.333	97.212	97.075	3.125	96.262	96.141	96.004	3.125	96.262	96.141	96.004	3.125	96.262	96.141	96.004	3.125	96.262	96.141	96.004	3.125	96.262	96.141	96.004	3.125	96.262	96.141	96.004
3.750	98.499	98.393	98.273	3.000	96.512	96.391	96.254	3.000	95.579	95.458	95.321	3.000	95.579	95.458	95.321	3.000	95.579	95.458	95.321	3.000	95.579	95.458	95.321	3.000	95.579	95.458	95.321	3.000	95.579	95.458	95.321
3.625	100.797	100.706	100.603	2.875	95.829	95.708	95.571	2.875	95.131	95.010	94.873	2.875	95.131	95.010	94.873	2.875	95.131	95.010	94.873	2.875	95.131	95.010	94.873	2.875	95.131	95.010	94.873	2.875	95.131	95.010	94.873
3.500	99.121	99.030	98.928	2.750	95.381	95.260	95.123	2.750	96.439	96.318	96.181	2.750	96.439	96.318	96.181	2.750	96.439	96.318	96.181	2.750	96.439	96.318	96.181	2.750	96.439	96.318	96.181	2.750	96.439	96.318	96.181
3.375	98.665	98.574	98.471	2.625	96.689	96.568	96.431	2.625	95.593	95.472	95.334	2.625	95.593	95.472	95.334	2.625	95.593	95.472	95.334	2.625	95.593	95.472	95.334	2.625	95.593	95.472	95.334	2.625	95.593	95.472	95.334
3.250	98.225	98.135	98.032	2.50																											



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

Effective Time:  
 12/14/2021 8:21:46 AM

theNADA FHA 100% PROGRAM								
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd	
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 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			

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	104.276	104.142	104.008	4.250	104.026	103.885	103.885				
4.125	104.153	104.019	103.885	4.125	103.903	103.763	103.763				
4.000	103.944	103.810	103.677	4.000	103.694	103.554	103.554				
3.875	103.769	103.635	103.502	3.875	103.519	103.379	103.379				
3.750	103.694	103.560	103.427	3.750	103.444	103.257	103.257				
3.625	103.630	103.496	103.362	3.625	103.380	103.193	103.193				
3.500	103.366	103.232	103.098	3.500	103.116	102.929	102.929				
3.375	103.055	102.921	102.787	3.375	102.805	102.618	102.618				
3.250	103.215	103.081	102.947	3.250	102.965	102.762	102.762				
3.125	103.106	102.972	102.838	3.125	102.856	102.653	102.653				
3.000	102.722	102.588	102.454	3.000	102.472	102.268	102.268				
2.875	102.337	102.203	102.069	2.875	102.087	101.884	101.884				
2.750	101.898	101.764	101.630	2.750	101.648	101.445	101.445				
2.625	101.776	101.643	101.509	2.625	101.526	101.339	101.339				
2.500	101.339	101.205	101.071	2.500	101.089	100.902	100.902				
2.375	100.893	100.759	100.625	2.375	100.643	100.455	100.455				
2.250	100.424	100.290	100.156	2.250	100.174	99.987	99.987				
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	103.886	103.839	103.793	3.500	103.636	103.589	103.543				
3.375	103.572	103.525	103.478	3.375	103.322	103.275	103.228				
3.250	104.561	104.483	104.404	3.250	104.311	104.233	104.154				
3.125	104.004	103.926	103.848	3.125	103.754	103.676	103.598				
3.000	103.647	103.569	103.491	3.000	103.397	103.319	103.241				
2.875	103.282	103.204	103.126	2.875	103.032	102.954	102.876				
2.750	102.905	102.827	102.749	2.750	102.655	102.577	102.499				
2.625	102.759	102.571	102.384	2.625	102.509	102.321	102.134				
2.500	102.383	102.195	102.008	2.500	102.133	101.945	101.758				
2.375	102.006	101.819	101.631	2.375	101.756	101.569	101.381				
2.250	101.625	101.438	101.250	2.250	101.375	101.188	101.000				
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	101.163	101.133	101.098	4.125	100.913	100.883	100.848				
4.000	101.536	101.506	101.472	4.000	101.286	101.256	101.222				
3.875	101.605	101.555	101.341	3.875	101.355	101.305	101.091				
3.750	102.849	102.771	102.537	3.750	102.599	102.521	102.287				
3.625	102.529	102.451	102.289	3.625	102.279	102.201	102.039				
3.500	102.229	102.168	102.100	3.500	101.979	101.918	101.850				
3.375	101.874	101.814	101.745	3.375	101.624	101.564	101.495				
3.250	102.469	102.370	102.122	3.250	102.219	102.120	101.872				
3.125	102.114	102.023	101.920	3.125	101.864	101.773	101.670				
3.000	101.740	101.641	101.537	3.000	101.490	101.391	101.287				
2.875	101.384	101.293	101.190	2.875	101.134	101.043	100.940				
2.750	101.110	101.019	100.916	2.750	100.860	100.769	100.666				

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

**Government Adjustment**

**Government Adjusters**

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

**FICO Adjusters**

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

**High Balance FICO Adjusters**

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

**VA IRRRL Adjustments**

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

**GOVERNMENT LENDER FEE BUYOUT**

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

**STREAMLINE LENDER FEE BUYOUT**

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



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Conventional																							
CAMFX30	CAMFX25			Clarity Conforming 30 Yr Fixed				CAMFX20				Clarity Conforming 20 Yr Fixed				CAMFX15				Clarity Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.125	105.302	105.145	105.104	4.250	105.698	105.587	105.543	3.750	105.065	104.940	104.815	3.625	104.822	104.697	104.572	3.500	105.058	104.959	104.808	3.375	104.704	104.605	104.554
4.000	104.716	104.616	104.576	4.000	105.556	105.490	105.318	3.500	105.058	104.959	104.808	3.375	104.704	104.605	104.554	3.250	104.310	104.209	104.159	3.125	103.941	103.837	103.788
3.875	104.327	104.239	104.195	3.875	105.233	105.167	104.986	3.375	104.704	104.605	104.554	3.250	104.310	104.209	104.159	3.125	103.941	103.837	103.788	3.000	103.688	103.611	103.482
3.750	104.203	104.115	103.995	3.750	104.828	104.762	104.552	3.250	104.310	104.209	104.159	3.125	103.941	103.837	103.788	3.000	103.688	103.611	103.482	2.875	103.355	103.261	103.144
3.625	104.185	104.076	103.819	3.625	104.877	104.767	104.511	3.125	103.941	103.837	103.788	3.000	103.688	103.611	103.482	2.750	102.944	102.877	102.741	2.625	102.487	102.394	102.276
3.500	103.754	103.644	103.503	3.500	104.540	104.430	104.173	3.000	103.688	103.611	103.482	2.875	103.355	103.261	103.144	2.750	102.944	102.877	102.741	2.625	102.487	102.394	102.276
3.375	103.368	103.251	103.118	3.375	104.157	104.047	103.791	2.875	103.355	103.261	103.144	2.750	102.944	102.877	102.741	2.625	102.487	102.394	102.276	2.500	102.134	102.040	101.922
3.250	102.895	102.778	102.645	3.250	103.687	103.577	103.320	2.750	102.944	102.877	102.741	2.625	102.487	102.394	102.276	2.500	102.134	102.040	101.922	2.375	101.539	101.468	101.366
3.125	102.310	102.192	102.065	3.125	103.134	103.039	102.809	2.625	102.487	102.394	102.276	2.500	102.134	102.040	101.922	2.375	101.539	101.468	101.366	2.250	101.059	100.989	100.886
3.000	101.866	101.771	101.650	3.000	102.733	102.638	102.408	2.500	102.134	102.040	101.922	2.375	101.539	101.468	101.366	2.250	101.059	100.989	100.886	2.125	100.540	100.469	100.367
2.875	101.323	101.228	101.106	2.875	102.270	102.175	101.945	2.375	101.539	101.468	101.366	2.250	101.059	100.989	100.886	2.125	100.540	100.469	100.367	2.000	100.010	99.940	99.837
2.750	100.700	100.605	100.484	2.750	101.688	101.593	101.363	2.250	101.059	100.989	100.886	2.125	100.540	100.469	100.367	2.000	100.010	99.940	99.837	1.875	99.927	99.857	99.754
2.625	99.578	99.483	99.329	2.625	101.024	100.929	100.699	2.125	100.540	100.469	100.367	2.000	100.010	99.940	99.837	1.875	99.927	99.857	99.754	1.750	99.717	99.647	99.544
2.500	98.742	98.647	98.526	2.500	100.328	100.255	100.079	2.000	100.010	99.940	99.837	1.875	99.927	99.857	99.754	1.750	99.717	99.647	99.544	1.625	99.511	99.441	99.268
2.375	97.894	97.821	97.732	2.375	99.790	99.717	99.540	1.875	99.927	99.857	99.754	1.750	99.717	99.647	99.544	1.625	99.511	99.441	99.268	1.500	99.303	99.233	98.953
2.250	97.171	97.098	96.948	2.250	99.117	99.044	98.868	1.750	99.717	99.647	99.544	1.625	99.511	99.441	99.268	1.500	99.303	99.233	98.953	1.375	99.095	99.025	98.754

CLARITY HIGHLIGHTS															
CAMFX10	Clarity Conforming 10 Yr Fixed			CAMFX30HB	Clarity Conforming 30 Yr Fixed HB				CAMFX15HB	Clarity Conforming 15 Yr Fixed HB					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	106.119	106.080	105.843	4.250	104.228	104.177	103.987	3.875	103.974	103.935	103.698	3.750	103.745	103.706	103.469
3.750	105.758	105.719	105.482	4.125	104.029	103.963	103.837	3.625	103.438	103.399	103.162	3.500	103.211	103.172	102.935
3.625	105.262	105.223	104.986	4.000	103.701	103.635	103.502	3.375	103.043	103.004	102.767	3.250	102.816	102.777	102.540
3.500	104.829	104.790	104.553	3.875	104.532	104.426	104.316	3.125	102.617	102.578	102.341	3.000	102.421	102.382	102.145
3.375	104.644	104.597	104.357	3.750	104.164	104.048	103.944	2.875	102.296	102.257	102.020	2.750	102.134	102.095	101.858
3.250	104.303	104.256	104.016	3.625	103.699	103.626	103.453	2.625	101.923	101.884	101.647	2.500	101.735	101.696	101.459
3.125	103.807	103.760	103.520	3.500	103.338	103.263	103.092	2.375	101.539	101.500	101.263	2.250	101.343	101.304	101.067
3.000	103.423	103.367	103.219	3.375	102.930	102.851	102.682	2.125	101.151	101.112	100.875	2.000	100.923	100.884	100.647
2.875	103.331	103.237	103.101	3.250	102.477	102.366	102.200	1.875	100.735	100.696	100.459	1.750	100.540	100.501	100.264
2.750	102.986	102.892	102.756	3.125	101.901	101.769	101.595	1.625	100.343	100.304	100.067	1.500	100.172	100.133	99.896
2.625	102.558	102.465	102.328	3.000	101.466	101.356	101.183	1.375	100.010	99.971	99.734	1.250	100.010	99.971	99.734
2.500	102.138	102.044	101.908	2.875	101.027	100.917	100.744	1.125	99.647	99.608	99.371	1.000	99.647	99.608	99.371
2.375	101.757	101.694	101.503	2.750	100.389	100.279	100.106	1.000	99.268	99.229	98.992	0.875	99.268	99.229	98.992
2.250	101.388	101.325	101.134	2.625	99.546	99.477	99.310	0.875	98.889	98.850	98.613	0.750	98.889	98.850	98.613
2.125	100.917	100.855	100.663	2.500	98.801	98.706	98.451	0.625	98.511	98.472	98.235	0.500	98.511	98.472	98.235
2.000	100.378	100.316	100.153	2.375	98.055	97.960	97.705	0.500	98.132	98.093	97.856	0.375	98.132	98.093	97.856
1.875	99.797	99.719	99.602	2.250	97.303	97.208	96.953	0.375	97.713	97.674	97.437	0.250	97.713	97.674	97.437

**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:  
12/14/2021 8:21:46 AM

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

Conventional												
AMFX30	AMFX25				AMFX20				AMFX15			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.302	105.145	105.104	4.250	105.698	105.587	105.543	3.750	105.065	104.940	104.815	
4.000	104.716	104.616	104.576	4.125	105.918	105.867	105.668	3.625	104.822	104.697	104.572	
3.875	104.327	104.239	104.195	4.000	105.556	105.490	105.318	3.500	105.058	104.959	104.908	
3.750	104.203	104.115	103.995	3.875	105.233	105.167	104.986	3.375	104.704	104.605	104.554	
3.625	104.185	104.076	103.819	3.750	104.828	104.762	104.552	3.250	104.310	104.209	104.159	
3.500	103.754	103.644	103.503	3.625	104.877	104.767	104.511	3.125	103.941	103.837	103.788	
3.375	103.368	103.251	103.118	3.500	104.540	104.430	104.173	3.000	103.688	103.611	103.482	
3.250	102.895	102.778	102.645	3.375	104.157	104.047	103.791	2.875	103.355	103.261	103.144	
3.125	102.310	102.192	102.065	3.250	103.687	103.577	103.320	2.750	102.944	102.877	102.741	
3.000	101.866	101.771	101.650	3.125	103.134	103.039	102.809	2.625	102.487	102.394	102.276	
2.990	101.816	101.721	101.600	3.000	102.733	102.638	102.408	2.500	102.134	102.040	101.922	
2.875	101.323	101.228	101.106	2.875	102.270	102.175	101.945	2.375	101.539	101.468	101.366	
2.750	100.700	100.605	100.484	2.750	101.688	101.593	101.363	2.250	101.059	100.989	100.886	
2.625	99.578	99.483	99.329	2.625	101.024	100.929	100.699	2.125	100.540	100.469	100.367	
2.500	98.742	98.647	98.526	2.500	100.328	100.255	100.079	2.000	100.010	99.940	99.837	
2.375	97.894	97.821	97.732	2.375	99.790	99.717	99.540	1.990	99.927	99.857	99.754	
2.250	97.171	97.098	96.948	2.250	99.117	99.044	98.868	1.875	99.196	99.129	99.006	

AMFX10	AMFX0H				AMFX15HB	AMFX15HB					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	106.119	106.080	105.843	4.250	104.103	104.052	103.862	3.875	103.849	103.810	103.573
3.750	105.758	105.719	105.482	4.125	103.904	103.838	103.712	3.750	103.620	103.581	103.344
3.625	105.262	105.223	104.986	4.000	103.576	103.510	103.377	3.625	103.313	103.274	103.037
3.500	104.829	104.790	104.553	3.875	104.407	104.301	104.191	3.500	103.592	103.545	103.306
3.375	104.644	104.597	104.357	3.750	104.039	103.923	103.819	3.375	103.375	103.328	103.088
3.250	104.303	104.256	104.016	3.625	103.574	103.501	103.328	3.250	103.086	103.039	102.799
3.125	103.807	103.760	103.520	3.500	103.213	103.138	102.967	3.125	102.737	102.690	102.450
3.000	103.423	103.367	103.219	3.375	102.805	102.726	102.557	3.000	102.967	102.873	102.618
2.875	103.331	103.237	103.101	3.250	102.352	102.241	102.075	2.875	102.657	102.564	102.308
2.750	102.986	102.892	102.756	3.125	101.776	101.644	101.470	2.750	102.296	102.202	101.947
2.625	102.558	102.465	102.328	3.000	101.341	101.231	101.058	2.625	101.901	101.807	101.552
2.500	102.138	102.044	101.908	2.875	100.902	100.792	100.619	2.500	101.610	101.548	101.356
2.375	101.757	101.694	101.503	2.750	100.264	100.154	99.981	2.375	101.218	101.156	100.964
2.250	101.388	101.325	101.134	2.625	99.421	99.352	99.185	2.250	100.798	100.736	100.544
2.125	100.917	100.855	100.663	2.500	98.676	98.581	98.326				
2.000	100.378	100.316	100.153	2.375	97.930	97.835	97.580				
1.875	99.797	99.739	99.602	2.250	97.178	97.083	96.828				

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes					
FNMA	FHLMC	FNMA	FHLMC		
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	ARFX15SCLPMI	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	-0.500	-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		-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

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	-2.125	-2.125	-2.125	-3.375	-4.125	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	0.000	0.000	0.000	0.000	0.000	-0.250	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	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
	Adjustments	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Cash-out Refinance	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A	
Manufactured Housing	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300	
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050	
Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350	
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230	
3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A	
25 Years and Under	0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390	
>45% DTI	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040	

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190
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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	102.108	4.250	100.750	100.608			
4.125	102.125	101.983	4.125	100.500	100.358			
4.000	102.000	101.858	4.000	100.250	100.108			
3.875	101.500	101.358	3.875	99.875	99.733			
3.750	101.000	100.858	3.750	99.500	99.358			
3.625	100.500	100.358	3.625	99.000	98.858			
3.500	100.250	100.108	3.500	98.500	98.358			
3.375	100.000	99.858	3.375	97.750	97.608			
3.250	99.875	99.733	3.250	96.875	96.733			
3.125	99.375	99.233	3.125					
3.000	98.875	98.733	3.000					
2.875	98.125	97.983	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	96.733
4.125			4.125			4.125	96.625	96.483
4.000			4.000	98.500	98.358	4.000	96.375	96.233
3.875	98.500	98.358	3.875	98.500	98.358	3.875	96.125	95.983
3.750	98.500	98.358	3.750	98.375	98.233	3.750	95.750	95.608
3.625	98.375	98.233	3.625	98.250	98.108	3.625	95.375	95.233
3.500	98.250	98.108	3.500	98.125	97.983	3.500	94.875	94.733
3.375	98.125	97.983	3.375	97.875	97.733	3.375	94.375	94.233
3.250			3.250	97.625	97.483	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed

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	105.349	105.183	105.149	4.250	102.576	102.382	102.324		
4.125	104.961	104.795	104.761	4.125	102.587	102.497	102.544		
4.000	104.437	104.271	104.236	4.000	103.948	103.857	103.738		
3.875	103.956	103.829	103.795	3.875	103.545	103.450	103.333		
3.750	103.548	103.421	103.345	3.750	103.142	103.040	102.927		
3.625	103.259	103.164	103.006	3.625	102.700	102.640	102.459		
3.500	102.814	102.730	102.633	3.500	102.341	102.281	102.134		
3.375	102.314	102.229	102.129	3.375	101.957	101.872	101.751		
3.250	101.810	101.724	101.619	3.250	101.501	101.400	101.297		
3.125	101.293	101.215	101.055	3.125	100.782	100.715	100.579		
3.000	100.812	100.735	100.574	3.000	100.407	100.317	100.233		
2.875	100.251	100.173	100.013	2.875	99.912	99.827	99.739		
2.750	99.593	99.515	99.354	2.750	99.260	99.188	99.088		
2.625	98.795	98.716	98.555	2.625	98.524	98.464	98.291		
2.500	98.031	97.969	97.823	2.500	97.709	97.642	97.473		

**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	105.349	105.183	105.149	4.250	102.657	102.438	102.397				
4.125	104.961	104.795	104.761	4.125	102.587	102.497	102.544				
4.000	104.437	104.271	104.236	4.000	102.594	102.487	102.477				
3.875	103.956	103.829	103.795	3.875	102.324	102.216	102.202				
3.750	103.548	103.421	103.345	3.750	101.998	101.889	101.872				
3.625	103.259	103.164	103.006	3.625	102.144	102.026	101.865				
3.500	102.814	102.730	102.633	3.500	102.341	102.230	102.134				
3.375	102.314	102.229	102.129	3.375	101.957	101.851	101.751				
3.250	101.810	101.724	101.619	3.250	101.501	101.400	101.297				
3.125	101.293	101.215	101.055	3.125	100.782	100.686	100.579				
3.000	100.812	100.735	100.574	3.000	100.407	100.317	100.233				
2.875	100.251	100.173	100.013	2.875	99.912	99.827	99.739				
2.750	99.593	99.515	99.354	2.750	99.260	99.180	99.088				
2.625	98.795	98.716	98.555	2.625	98.045	97.946	97.783				
2.500	98.031	97.969	97.823	2.500	97.012	96.913	96.749				

**Home Possible Adjustments**

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

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

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.500
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**Loan Amount Adjustments**

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

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**CONVENTIONAL LENDER FEE BUYOUT**

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



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

**Conventional Adjustment**

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

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

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

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

**Loans with Secondary Financing**

All Loans with Sub Financing		-0.375	
<b>The below adds also apply:</b>			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances ≤ 125,000

**CONVENTIONAL LENDER FEE BUYOUT**

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