

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, December 15, 2021

Rate Sheet # 1

8:46 AM

LOCK DESK

E-mail: lockdesk@memortgage.com

Lock Desk Closes at 4:00 PM PST

APPRAISAL ORDER PROCEDURES

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

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Underwriting Fees

Underwriting fee may be included in price.

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

EXTENSION FEES

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

APPROVED STATES

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

LOSS PAYEE

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

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

Effective Time:
 12/15/2021 8:17:26 AM

Government													
GFFX30	GFFX25	FHA 30 Yr Fixed			GVFX30	GVFX25	VA 30 Yr Fixed			GUFX30	USDA 30 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
3.875	105.191	105.001	104.907	3.875	104.446	104.429	104.415	3.875	106.385	106.105	106.007		
3.750	105.387	105.197	105.103	3.750	105.075	104.885	104.792	3.750	106.440	106.160	106.063		
3.625	105.283	105.131	105.045	3.625	104.836	104.776	104.727	3.625	106.843	106.592	106.504		
3.500	104.864	104.712	104.637	3.500	104.577	104.444	104.377	3.500	106.194	105.944	105.855		
3.375	104.603	104.543	104.493	3.375	104.353	104.293	104.243	3.375	105.905	105.655	105.566		
3.250	104.884	104.769	104.692	3.250	104.773	104.658	104.582	3.250	105.727	105.481	105.394		
3.125	104.441	104.325	104.249	3.125	104.292	104.177	104.100	3.125	105.230	105.071	104.995		
3.000	103.977	103.862	103.786	3.000	104.007	103.892	103.816	3.000	104.939	104.780	104.704		
2.875	103.537	103.425	103.334	2.875	103.548	103.432	103.356	2.875	104.493	104.333	104.258		
2.750	103.615	103.521	103.458	2.750	103.872	103.777	103.714	2.750	103.990	103.834	103.761		
2.625	102.619	102.524	102.461	2.625	102.675	102.581	102.517	2.625	102.733	102.638	102.579		
2.500	102.062	101.967	101.904	2.500	102.275	102.181	102.117	2.500	102.311	102.216	102.157		
2.375	101.567	101.481	101.410	2.375	101.684	101.589	101.526	2.375	101.643	101.548	101.489		
2.250	101.097	101.011	100.940	2.250	101.046	100.951	100.888	2.250	101.097	101.011	100.940		

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	98.835	98.715	98.617
4.250				4.250				3.750	98.742	98.622	98.523
4.125	103.665	103.655	103.584	4.125				3.625	101.041	100.938	100.853
4.000	103.826	103.869	103.904	4.000	103.576	103.619	103.654	3.500	99.365	99.262	99.178
3.875	103.737	103.780	103.815	3.875	103.487	103.530	103.565	3.375	98.909	98.806	98.721
3.750	104.344	104.290	104.186	3.750	104.094	104.040	103.936	3.250	98.469	98.367	98.282
3.625	104.068	104.014	103.910	3.625	103.916	103.784	103.688	3.125	99.808	99.705	99.621
3.500	103.910	103.778	103.682	3.500	103.861	103.729	103.633	3.000	98.446	98.343	98.259
3.375	103.489	103.435	103.331	3.375	103.537	103.405	103.309	2.875	97.837	97.734	97.649
3.250	103.710	103.651	103.512	3.250	103.460	103.401	103.262				
3.125	103.765	103.653	103.580	3.125	103.506	103.394	103.321				
3.000	103.305	103.215	103.180	3.000	103.161	103.049	102.976				
2.875	103.005	102.962	102.926	2.875	102.794	102.712	102.676				
2.750	102.833	102.720	102.647	2.750	102.830	102.718	102.645				

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	98.585	98.465	98.367	3.125	97.325	97.188	97.075	3.125	97.075	96.938	96.825
3.750	98.492	98.372	98.273	3.000	96.504	96.367	96.254	3.000	96.254	96.117	96.004
3.625	100.791	100.688	100.603	2.875	95.821	95.684	95.571	2.875	95.571	95.434	95.321
3.500	99.115	99.012	98.928	2.750	95.373	95.236	95.123	2.750	95.123	94.986	94.873
3.375	98.659	98.556	98.471	2.625	96.681	96.544	96.431	2.625	96.431	96.294	96.181
3.250	98.219	98.117	98.032	2.500	95.834	95.697	95.584	2.500	95.584	95.447	95.334
3.125	99.558	99.455	99.371	2.375	95.141	95.004	94.891	2.375	94.891	94.754	94.641
3.000	98.196	98.093	98.009	2.250	94.708	94.571	94.458	2.250	94.458	94.321	94.208
2.875	97.587	97.484	97.399	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	102.388	102.278	102.264	4.125	101.682	101.658	101.644
4.000	102.298	102.281	102.267	4.000	102.048	102.031	102.017
3.875	102.454	102.395	102.224	3.875	102.204	102.145	101.974
3.750	103.719	103.614	103.420	3.750	103.469	103.364	103.170
3.625	103.410	103.350	103.301	3.625	103.160	103.100	103.051
3.500	103.221	103.161	103.112	3.500	102.971	102.911	102.862
3.375	102.867	102.807	102.757	3.375	102.617	102.557	102.507
3.250	103.327	103.267	103.218	3.250	103.077	103.017	102.968
3.125	103.032	102.920	102.829	3.125	102.782	102.670	102.579
3.000	102.668	102.557	102.465	3.000	102.418	102.307	102.215
2.875	102.302	102.190	102.099	2.875	102.052	101.940	101.849
2.750	102.038	101.926	101.835	2.750	101.788	101.676	101.585
2.625	101.321	101.235	101.165	2.625	101.071	100.985	100.915
2.500	100.909	100.824	100.753	2.500	100.659	100.574	100.503
2.375	100.469	100.384	100.313	2.375	100.219	100.134	100.063
2.250	100.049	99.963	99.893	2.250	99.799	99.713	99.643

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

Effective Time:
 12/15/2021 8:17:26 AM

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	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

- 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	104.252	104.118	103.984	4.250	104.002	103.987	103.987
4.125	104.075	103.941	103.807	4.125	103.825	103.731	103.731
4.000	103.866	103.732	103.598	4.000	103.616	103.523	103.523
3.875	103.691	103.557	103.423	3.875	103.441	103.347	103.347
3.750	103.648	103.514	103.380	3.750	103.398	103.210	103.210
3.625	103.583	103.449	103.315	3.625	103.333	103.146	103.146
3.500	103.319	103.185	103.052	3.500	103.069	102.882	102.882
3.375	103.008	102.874	102.740	3.375	102.758	102.571	102.571
3.250	103.059	102.925	102.791	3.250	102.809	102.575	102.575
3.125	102.950	102.816	102.682	3.125	102.700	102.465	102.465
3.000	102.565	102.431	102.297	3.000	102.315	102.081	102.081
2.875	102.181	102.047	101.913	2.875	101.931	101.696	101.696
2.750	101.741	101.608	101.474	2.750	101.491	101.257	101.257
2.625	101.730	101.596	101.462	2.625	101.480	101.292	101.292
2.500	101.292	101.158	101.024	2.500	101.042	100.855	100.855
2.375	100.846	100.712	100.578	2.375	100.596	100.408	100.408
2.250	100.377	100.243	100.109	2.250	100.127	99.940	99.940

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	103.621	103.621	103.464	3.500	103.371	103.371	103.214
3.375	103.306	103.306	103.150	3.375	103.056	103.056	102.900
3.250	104.358	104.358	104.248	3.250	104.108	104.108	103.998
3.125	103.801	103.801	103.692	3.125	103.551	103.551	103.442
3.000	103.444	103.444	103.335	3.000	103.194	103.194	103.085
2.875	103.079	103.079	102.969	2.875	102.829	102.829	102.719
2.750	102.702	102.702	102.592	2.750	102.452	102.452	102.342
2.625	102.634	102.634	102.446	2.625	102.384	102.384	102.196
2.500	102.258	102.258	102.070	2.500	102.008	102.008	101.820
2.375	101.881	101.881	101.694	2.375	101.631	101.631	101.444
2.250	101.500	101.500	101.313	2.250	101.250	101.250	101.063
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	101.050	101.033	101.019	4.125	100.800	100.783	100.769
4.000	101.423	101.406	101.392	4.000	101.173	101.156	101.142
3.875	101.579	101.520	101.349	3.875	101.329	101.270	101.099
3.750	102.844	102.739	102.545	3.750	102.594	102.489	102.295
3.625	102.535	102.475	102.426	3.625	102.285	102.225	102.176
3.500	102.346	102.286	102.237	3.500	102.096	102.036	101.987
3.375	101.992	101.932	101.882	3.375	101.742	101.682	101.632
3.250	102.452	102.392	102.343	3.250	102.202	102.142	102.093
3.125	102.157	102.045	101.954	3.125	101.907	101.795	101.704
3.000	101.793	101.682	101.590	3.000	101.543	101.432	101.340
2.875	101.427	101.315	101.224	2.875	101.177	101.065	100.974
2.750	101.163	101.051	100.960	2.750	100.913	100.801	100.710

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	105.176	105.022	104.993	4.250	105.662	105.548	105.516	3.750	104.843	104.789	104.685
4.000	104.721	104.608	104.583	4.125	105.938	105.855	105.683	3.625	104.702	104.560	104.452
3.875	104.523	104.420	104.320	4.000	105.473	105.388	105.248	3.500	104.990	104.886	104.838
3.750	104.397	104.295	104.195	3.875	105.150	105.063	104.916	3.375	104.637	104.533	104.485
3.625	104.116	103.976	103.858	3.750	104.746	104.655	104.479	3.250	104.243	104.137	104.091
3.500	103.775	103.648	103.532	3.625	104.807	104.667	104.456	3.125	103.872	103.764	103.719
3.375	103.389	103.262	103.146	3.500	104.470	104.330	104.119	3.000	103.727	103.629	103.481
3.250	102.934	102.808	102.692	3.375	104.087	103.948	103.736	2.875	103.430	103.323	103.231
3.125	102.354	102.235	102.133	3.250	103.617	103.477	103.266	2.750	102.985	102.895	102.752
3.000	101.910	101.800	101.700	3.125	103.065	102.943	102.755	2.625	102.559	102.452	102.360
2.875	101.367	101.257	101.156	3.000	102.664	102.542	102.354	2.500	102.206	102.099	102.007
2.750	100.744	100.635	100.534	2.875	102.201	102.079	101.891	2.375	101.606	101.517	101.440
2.625	99.639	99.529	99.428	2.750	101.619	101.497	101.309	2.250	101.127	101.037	100.961
2.500	98.836	98.726	98.625	2.625	100.955	100.833	100.645	2.125	100.607	100.518	100.442
2.375	97.796	97.696	97.509	2.500	100.261	100.161	99.974	2.000	100.078	99.989	99.912
2.250	97.072	96.972	96.785	2.375	99.722	99.623	99.436	1.990	99.995	99.906	99.829
				2.250	99.050	98.950	98.763	1.875	99.270	99.180	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	106.101	106.047	105.944	4.250	104.248	104.166	104.005	3.875	103.924	103.870	103.767
3.750	105.740	105.686	105.582	4.125	104.009	103.929	103.830	3.750	103.696	103.642	103.538
3.625	105.244	105.190	105.087	4.000	104.959	104.610	103.495	3.625	103.389	103.334	103.231
3.500	104.811	104.757	104.654	3.875	104.561	104.442	104.352	3.500	103.642	103.583	103.444
3.375	104.600	104.540	104.401	3.750	104.192	104.064	103.980	3.375	103.424	103.365	103.226
3.250	104.259	104.200	104.061	3.625	103.823	103.676	103.515	3.250	103.135	103.076	102.937
3.125	103.763	103.704	103.564	3.500	103.383	103.287	103.141	3.125	102.786	102.727	102.588
3.000	103.495	103.384	103.217	3.375	103.064	102.917	102.756	3.000	103.133	103.011	102.812
2.875	103.313	103.206	103.101	3.250	102.606	102.459	102.298	2.875	102.823	102.701	102.502
2.750	102.967	102.860	102.756	3.125	101.985	101.837	101.676	2.750	102.462	102.340	102.141
2.625	102.539	102.432	102.327	3.000	101.659	101.528	101.383	2.625	102.067	101.945	101.746
2.500	102.118	102.011	101.907	2.875	101.196	101.065	100.920	2.500	101.772	101.678	101.508
2.375	101.860	101.771	101.682	2.750	100.547	100.417	100.271	2.375	101.380	101.286	101.116
2.250	101.475	101.386	101.297	2.625	99.545	99.459	99.343	2.250	100.960	100.866	100.696
2.125	101.047	100.958	100.869	2.500	98.774	98.643	98.498				
2.000	100.578	100.489	100.400	2.375	97.955	97.829	97.619				
1.875	100.027	99.938	99.849	2.250	97.203	97.078	96.867				

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:
12/15/2021 8:17:26 AM

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

Conventional											
AMFX30	AMFX25	Conforming 30 Yr Fixed		AMFX20	Conforming 20 Yr Fixed		AMFX15	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	105.176	105.022	104.993	4.250	105.662	105.548	105.516	3.750	104.843	104.789	104.685
4.000	104.721	104.608	104.583	4.125	105.938	105.855	105.683	3.625	104.702	104.560	104.452
3.875	104.523	104.420	104.320	4.000	105.473	105.388	105.248	3.500	104.990	104.886	104.838
3.750	104.397	104.295	104.195	3.875	105.150	105.063	104.916	3.375	104.637	104.533	104.485
3.625	104.116	103.976	103.858	3.750	104.746	104.655	104.479	3.250	104.243	104.137	104.091
3.500	103.775	103.648	103.532	3.625	104.807	104.667	104.456	3.125	103.872	103.764	103.719
3.375	103.389	103.262	103.146	3.500	104.470	104.330	104.119	3.000	103.727	103.629	103.481
3.250	102.934	102.808	102.692	3.375	104.087	103.948	103.736	2.875	103.430	103.323	103.231
3.125	102.354	102.235	102.133	3.250	103.617	103.477	103.266	2.750	102.985	102.895	102.752
3.000	101.910	101.800	101.700	3.125	103.065	102.943	102.755	2.625	102.559	102.452	102.360
2.990	101.860	101.750	101.650	3.000	102.664	102.542	102.354	2.500	102.206	102.099	102.007
2.875	101.367	101.257	101.156	2.875	102.201	102.079	101.891	2.375	101.606	101.517	101.440
2.750	100.744	100.635	100.534	2.750	101.619	101.497	101.309	2.250	101.127	101.037	100.961
2.625	99.639	99.529	99.428	2.625	100.955	100.833	100.645	2.125	100.607	100.518	100.442
2.500	98.836	98.726	98.625	2.500	100.261	100.161	99.974	2.000	100.078	99.989	99.912
2.375	97.796	97.696	97.599	2.375	99.722	99.623	99.436	1.990	99.995	99.906	99.829
2.250	97.072	96.972	96.785	2.250	99.050	98.950	98.763	1.875	99.270	99.180	99.092

AMFX10	Conforming 10 Yr Fixed		AMFX30HB	Conforming 30 Yr Fixed HB		AMFX15HB	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	106.101	106.047	105.944	4.250	104.123	104.041	103.880	3.875	103.799	103.745	103.642
3.750	105.740	105.686	105.582	4.125	103.884	103.804	103.705	3.750	103.571	103.517	103.413
3.625	105.244	105.190	105.087	4.000	104.834	104.485	103.370	3.625	103.264	103.209	103.106
3.500	104.811	104.757	104.654	3.875	104.436	104.317	104.227	3.500	103.517	103.458	103.319
3.375	104.600	104.540	104.401	3.750	104.067	103.939	103.855	3.375	103.299	103.240	103.101
3.250	104.259	104.200	104.061	3.625	103.698	103.551	103.390	3.250	103.010	102.951	102.812
3.125	103.763	103.704	103.564	3.500	103.258	103.162	103.016	3.125	102.661	102.602	102.463
3.000	103.495	103.384	103.217	3.375	102.939	102.792	102.631	3.000	103.008	102.886	102.687
2.875	103.313	103.206	103.101	3.250	102.481	102.334	102.173	2.875	102.698	102.576	102.377
2.750	102.967	102.860	102.756	3.125	101.860	101.712	101.551	2.750	102.337	102.215	102.016
2.625	102.539	102.432	102.327	3.000	101.534	101.403	101.258	2.625	101.942	101.820	101.621
2.500	102.118	102.011	101.907	2.875	101.071	100.940	100.795	2.500	101.647	101.553	101.383
2.375	101.860	101.771	101.682	2.750	100.422	100.292	100.146	2.375	101.255	101.161	100.991
2.250	101.475	101.386	101.297	2.625	99.420	99.334	99.218	2.250	100.835	100.741	100.571
2.125	101.047	100.958	100.869	2.500	98.649	98.518	98.373				
2.000	100.578	100.489	100.400	2.375	97.830	97.704	97.494				
1.875	100.027	99.938	99.849	2.250	97.078	96.953	96.742				

FHLMLC 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		FHLMLC		FNMA		FHLMLC	
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI		
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	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	-0.750	-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)				
≥ 740	≤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	640-659	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									
Adjustments	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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	0.000	-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	
Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.230	0.270	
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.250	
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.150	
	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	190,000 -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		



Effective Time:
12/15/2021 8:17:26 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	102.233	102.117	4.250	100.733	100.617			
4.125	102.108	101.992	4.125	100.483	100.367			
4.000	101.983	101.867	4.000	100.233	100.117			
3.875	101.483	101.367	3.875	99.858	99.742			
3.750	100.983	100.867	3.750	99.483	99.367			
3.625	100.483	100.367	3.625	98.983	98.867			
3.500	100.233	100.117	3.500	98.483	98.367			
3.375	99.983	99.867	3.375	97.733	97.617			
3.250	99.858	99.742	3.250	96.858	96.742			
3.125	99.358	99.242	3.125					
3.000	98.858	98.742	3.000					
2.875	98.108	97.992	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	96.858	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	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



Effective Time:
12/15/2021 8:17:26 AM

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

Fannie Mae HomeReady

HomeReady 30 Yr Fixed				HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	105.224	105.062	105.040	4.250	102.541	102.343	102.301
4.125	104.835	104.673	104.651	4.125	102.587	102.503	102.543
4.000	104.374	104.236	104.183	4.000	103.977	103.872	103.772
3.875	103.983	103.846	103.801	3.875	103.574	103.465	103.368
3.750	103.575	103.438	103.360	3.750	103.170	103.055	102.961
3.625	103.304	103.190	103.057	3.625	102.746	102.663	102.507
3.500	102.818	102.720	102.645	3.500	102.386	102.303	102.147
3.375	102.338	102.224	102.140	3.375	101.981	101.895	101.762
3.250	101.825	101.713	101.631	3.250	101.501	101.389	101.308
3.125	101.290	101.196	101.088	3.125	100.787	100.692	100.590
3.000	100.810	100.717	100.608	3.000	100.407	100.309	100.244
2.875	100.249	100.156	100.047	2.875	99.912	99.818	99.750
2.750	99.592	99.498	99.389	2.750	99.260	99.171	99.098
2.625	98.794	98.700	98.590	2.625	98.523	98.445	98.323
2.500	97.890	97.810	97.680	2.500	97.708	97.624	97.506

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



Effective Time:
12/15/2021 8:17:26 AM

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

Freddie Mac Home Possible									
ARFX30HP	Home Possible 30 Yr Fixed			ARFX30HPSC	Home Possible 30 Yr Fixed Super Conforming				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.224	105.062	105.040	4.250	102.620	102.400	102.375		
4.125	104.835	104.673	104.651	4.125	102.587	102.503	102.543		
4.000	104.374	104.236	104.183	4.000	102.594	102.487	102.484		
3.875	103.983	103.846	103.801	3.875	102.324	102.216	102.208		
3.750	103.575	103.438	103.360	3.750	101.998	101.888	101.877		
3.625	103.304	103.190	103.057	3.625	102.230	102.093	101.959		
3.500	102.818	102.720	102.645	3.500	102.341	102.220	102.146		
3.375	102.338	102.224	102.140	3.375	101.957	101.841	101.762		
3.250	101.825	101.713	101.631	3.250	101.501	101.389	101.308		
3.125	101.290	101.196	101.088	3.125	100.782	100.675	100.590		
3.000	100.810	100.717	100.608	3.000	100.407	100.309	100.244		
2.875	100.249	100.156	100.047	2.875	99.912	99.818	99.750		
2.750	99.592	99.498	99.389	2.750	99.260	99.171	99.098		
2.625	98.794	98.700	98.590	2.625	98.027	97.912	97.801		
2.500	97.890	97.810	97.680	2.500	96.966	96.851	96.739		

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:
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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		
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

Loan Balance Range	Buyout Amount
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219