

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, December 16, 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.](#)

TABLE OF CONTENTS

Government Products	
FHA, VA, USDA	Page 2
theNADA	Page 3
FHA, VA, USDA STRETCH	Page 4
Conventional Products	
Clarity Conventional Fixed	Page 5
Conventional Fixed	Page 6
HEM Jumbo	Page 7
Home Ready	Page 8
Home Possible	Page 9
Conventional ARM	Page 10

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:
 12/16/2021 7:59:07 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	
<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>	



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

Effective Time:
 12/16/2021 7:59:07 AM

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	104.377	104.243	104.109	4.250	104.127	104.112	104.112
4.125	103.966	103.832	103.698	4.125	103.716	103.606	103.606
4.000	103.757	103.623	103.489	4.000	103.507	103.398	103.398
3.875	103.582	103.448	103.314	3.875	103.332	103.222	103.222
3.750	103.773	103.639	103.505	3.750	103.523	103.351	103.351
3.625	103.708	103.574	103.440	3.625	103.458	103.286	103.286
3.500	103.444	103.310	103.177	3.500	103.194	103.023	103.023
3.375	103.133	102.999	102.865	3.375	102.883	102.711	102.711
3.250	103.184	103.050	102.916	3.250	102.934	102.715	102.715
3.125	103.075	102.941	102.807	3.125	102.825	102.606	102.606
3.000	102.690	102.556	102.422	3.000	102.440	102.222	102.222
2.875	102.306	102.172	102.038	2.875	102.056	101.837	101.837
2.750	101.866	101.733	101.599	2.750	101.616	101.398	101.398
2.625	101.792	101.658	101.524	2.625	101.542	101.355	101.355
2.500	101.355	101.221	101.087	2.500	101.105	100.917	100.917
2.375	100.908	100.775	100.641	2.375	100.658	100.471	100.471
2.250	100.440	100.306	100.172	2.250	100.190	100.002	100.002

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	104.183	104.183	104.168	3.500	103.933	103.933	103.918
3.375	103.869	103.869	103.853	3.375	103.619	103.619	103.603
3.250	104.467	104.467	104.373	3.250	104.217	104.217	104.123
3.125	103.910	103.910	103.817	3.125	103.660	103.660	103.567
3.000	103.553	103.553	103.460	3.000	103.303	103.303	103.210
2.875	103.188	103.188	103.094	2.875	102.938	102.938	102.844
2.750	102.811	102.811	102.717	2.750	102.561	102.561	102.467
2.625	102.603	102.603	102.400	2.625	102.353	102.353	102.150
2.500	102.227	102.227	102.024	2.500	101.977	101.977	101.774
2.375	101.850	101.850	101.647	2.375	101.600	101.600	101.397
2.250	101.469	101.469	101.266	2.250	101.219	101.219	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	100.922	100.908	100.894	4.125	100.672	100.658	100.644
4.000	101.295	101.281	101.267	4.000	101.045	101.031	101.017
3.875	101.513	101.458	101.279	3.875	101.263	101.208	101.029
3.750	102.922	102.840	102.648	3.750	102.672	102.590	102.398
3.625	102.602	102.537	102.474	3.625	102.352	102.287	102.224
3.500	102.412	102.349	102.285	3.500	102.162	102.099	102.035
3.375	102.058	101.994	101.931	3.375	101.808	101.744	101.681
3.250	102.518	102.455	102.391	3.250	102.268	102.205	102.141
3.125	102.215	102.124	102.032	3.125	101.965	101.874	101.782
3.000	101.852	101.760	101.668	3.000	101.602	101.510	101.418
2.875	101.485	101.394	101.302	2.875	101.235	101.144	101.052
2.750	101.271	101.179	101.088	2.750	101.021	100.929	100.838

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

Government Adjustment

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

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

High Balance FICO Adjusters	FHA	VA
600-619	-3.500	-3.750
580-599	-5.000	-5.000

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

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

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



Effective Time:
12/16/2021 7:59:07 AM

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

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	105.158	105.053	105.037	4.250	105.685	105.579	105.556	3.750	104.998	104.882	104.765
4.000	104.755	104.682	104.638	4.125	105.966	105.898	105.742	3.625	104.833	104.717	104.600
3.875	104.538	104.455	104.353	4.000	105.508	105.440	105.287	3.500	105.029	104.949	104.908
3.750	104.412	104.328	104.227	3.875	105.187	105.119	104.962	3.375	104.676	104.597	104.555
3.625	104.129	104.026	103.909	3.750	104.790	104.720	104.541	3.250	104.278	104.199	104.159
3.500	103.803	103.699	103.582	3.625	104.711	104.596	104.393	3.125	103.903	103.826	103.788
3.375	103.414	103.310	103.193	3.500	104.376	104.261	104.058	3.000	103.742	103.654	103.555
3.250	102.960	102.856	102.739	3.375	103.990	103.875	103.672	2.875	103.524	103.435	103.337
3.125	102.454	102.364	102.263	3.250	103.526	103.410	103.207	2.750	103.041	102.953	102.854
3.000	102.019	101.929	101.828	3.125	102.983	102.882	102.695	2.625	102.651	102.562	102.464
2.875	101.474	101.385	101.283	3.000	102.574	102.478	102.291	2.500	102.296	102.207	102.109
2.750	100.850	100.760	100.659	2.875	102.117	102.022	101.835	2.375	101.763	101.689	101.612
2.625	99.744	99.654	99.553	2.750	101.556	101.461	101.274	2.250	101.283	101.210	101.133
2.500	98.942	98.852	98.750	2.625	100.910	100.815	100.627	2.125	100.764	100.690	100.613
2.375	97.886	97.812	97.719	2.500	100.219	100.142	99.955	2.000	100.233	100.160	100.083
2.250	97.102	97.028	96.935	2.375	99.687	99.610	99.423	1.990	100.150	100.077	100.000
				2.250	99.029	98.953	98.765	1.875	99.319	99.244	99.152

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	106.092	106.049	105.924	4.250	104.274	104.206	104.050	3.875	103.940	103.897	103.772
3.750	105.737	105.694	105.569	4.125	104.017	103.953	103.860	3.750	103.720	103.676	103.551
3.625	105.259	105.216	105.090	4.000	104.946	104.723	103.562	3.625	103.412	103.369	103.243
3.500	104.842	104.799	104.673	3.875	104.538	104.437	104.365	3.500	103.701	103.657	103.519
3.375	104.651	104.607	104.469	3.750	104.153	104.057	103.992	3.375	103.500	103.456	103.318
3.250	104.319	104.275	104.137	3.625	103.895	103.775	103.611	3.250	103.222	103.178	103.040
3.125	103.840	103.796	103.658	3.500	103.449	103.329	103.165	3.125	102.872	102.828	102.690
3.000	103.493	103.416	103.286	3.375	103.136	103.016	102.852	3.000	103.128	103.034	102.847
2.875	103.425	103.336	103.229	3.250	102.668	102.548	102.384	2.875	102.839	102.745	102.559
2.750	103.078	102.989	102.881	3.125	102.026	101.906	101.742	2.750	102.489	102.395	102.209
2.625	102.649	102.560	102.452	3.000	101.732	101.626	101.478	2.625	102.092	101.998	101.812
2.500	102.228	102.139	102.031	2.875	101.301	101.195	101.047	2.500	101.767	101.687	101.516
2.375	101.818	101.743	101.651	2.750	100.650	100.545	100.396	2.375	101.398	101.318	101.147
2.250	101.431	101.356	101.264	2.625	99.639	99.533	99.385	2.250	100.982	100.902	100.731
2.125	101.003	100.928	100.836	2.500	98.875	98.769	98.621				
2.000	100.533	100.458	100.366	2.375	97.885	97.788	97.577				
1.875	99.982	99.907	99.815	2.250	97.122	97.024	96.814				

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
------------------------------	--------

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:
12/16/2021 7:59:07 AM

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

Table with columns: AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, Conforming 15 Yr Fixed. Includes rates for 15 Day, 30 Day, 45 Day terms.

FHLMC Codes and LPMI Product Codes tables. FHLMC codes include ARFX30, ARFX25, ARFX20, ARFX15. LPMI codes include FNMA, FHLMC, AMFX30LPMI, etc.

Conventional Adjustment table showing LTV / FICO Adjusters for various products with terms > 15 years, listing adjustments for different LTV ranges.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms) table showing adjustments for LTV ranges from <=60 to >75-80.

Loans with Secondary Financing table showing adjustments for LTV, CLTV, and other factors.

High Balance Loan Adjusters table showing adjustments for Cash-Out Refinance and Purchase or Rate and Term Refinance.

General Adjustments table with columns: DESCRIPTION, <=60, >60-70, >70-75, >75-80, >80-85, >85-90, >90-95, >95.

Loan Amount Adjustments table showing adjustments for Loan Amount (LA) ranges.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable table showing adjustments based on Credit Scores.

Table showing adjustments for Cash-out Refinance, Investment Property, Manufactured Housing, Rate & Term Refinance, Relocation, Second Home, and 3- to 4-Unit Property.

CONVENTIONAL LENDER FEE BUYOUT table showing adjustments for various loan amounts.

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



Effective Time:
12/16/2021 7:59:07 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	102.242	102.125	4.250	100.742	100.625			
4.125	102.117	102.000	4.125	100.492	100.375			
4.000	101.992	101.875	4.000	100.242	100.125			
3.875	101.492	101.375	3.875	99.867	99.750			
3.750	101.117	101.000	3.750	99.492	99.375			
3.625	100.867	100.750	3.625	98.992	98.875			
3.500	100.492	100.375	3.500	98.492	98.375			
3.375	100.117	100.000	3.375	97.742	97.625			
3.250	99.867	99.750	3.250	96.867	96.750			
3.125	99.367	99.250	3.125					
3.000	98.867	98.750	3.000					
2.875	98.117	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	96.867	96.750
4.125			4.125			4.125	96.617	96.500
4.000			4.000	98.492	98.375	4.000	96.367	96.250
3.875	98.492	98.375	3.875	98.492	98.375	3.875	96.117	96.000
3.750	98.492	98.375	3.750	98.367	98.250	3.750	95.742	95.625
3.625	98.367	98.250	3.625	98.242	98.125	3.625	95.367	95.250
3.500	98.242	98.125	3.500	98.117	98.000	3.500	94.867	94.750
3.375	98.117	98.000	3.375	97.867	97.750	3.375	94.367	94.250
3.250			3.250	97.617	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



Effective Time:
12/16/2021 7:59:07 AM

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

Fannie Mae HomeReady									
AMFX30HR	HomeReady 30 Yr Fixed			AMFX30HBHR	HomeReady 30 Yr Fixed High Balance				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.194	105.093	105.085	4.250	102.492	102.379	102.351		
4.125	104.804	104.704	104.695	4.125	102.630	102.627	102.554		
4.000	104.355	104.282	104.238	4.000	103.977	103.869	103.786		
3.875	103.971	103.901	103.853	3.875	103.567	103.461	103.381		
3.750	103.519	103.453	103.401	3.750	103.152	103.049	102.973		
3.625	103.223	103.140	102.992	3.625	102.718	102.617	102.442		
3.500	102.866	102.733	102.707	3.500	102.369	102.256	102.209		
3.375	102.358	102.229	102.198	3.375	101.981	101.852	101.821		
3.250	101.845	101.721	101.686	3.250	101.524	101.399	101.365		
3.125	101.263	101.195	101.057	3.125	100.806	100.695	100.646		
3.000	100.844	100.722	100.714	3.000	100.512	100.391	100.383		
2.875	100.290	100.172	100.160	2.875	100.014	99.897	99.885		
2.750	99.590	99.491	99.460	2.750	99.362	99.249	99.233		
2.625	98.758	98.692	98.627	2.625	98.515	98.440	98.285		
2.500	97.984	97.927	97.755	2.500	97.690	97.619	97.469		

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:
12/16/2021 7:59:07 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	105.194	105.093	105.085	4.250	102.534	102.433	102.425				
4.125	104.804	104.704	104.695	4.125	102.630	102.627	102.554				
4.000	104.355	104.282	104.238	4.000	102.657	102.586	102.542				
3.875	103.971	103.901	103.853	3.875	102.378	102.310	102.263				
3.750	103.519	103.453	103.401	3.750	102.045	101.981	101.929				
3.625	103.223	103.140	102.992	3.625	102.126	102.042	101.894				
3.500	102.866	102.733	102.707	3.500	102.369	102.235	102.209				
3.375	102.358	102.229	102.198	3.375	101.981	101.852	101.821				
3.250	101.845	101.721	101.686	3.250	101.524	101.399	101.365				
3.125	101.263	101.195	101.057	3.125	100.806	100.684	100.646				
3.000	100.844	100.722	100.714	3.000	100.512	100.391	100.383				
2.875	100.290	100.172	100.160	2.875	100.014	99.897	99.885				
2.750	99.590	99.491	99.460	2.750	99.362	99.249	99.233				
2.625	98.758	98.692	98.627	2.625	97.972	97.906	97.766				
2.500	97.984	97.927	97.755	2.500	96.906	96.840	96.700				

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
------------------------------	--------

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:
12/16/2021 7:59:07 AM

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

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

Conventional Adjustment

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

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

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

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

Loans with Secondary Financing

All Loans with Sub Financing		-0.375	
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