

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, December 17, 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:
 12/17/2021 8:02:09 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			

r Fixed Price Adjustments			
FICO		Adjustment	
FICO 660-679			-0.250
FICO 640-659			-0.500
FICO 620-639			-1.250
FICO 600-619			-1.500
FICO 580-599			-2.000
theNADA Adjusters		Adjustment	
DTI >= 50%			-1.000
DTI >= 45% & <50%			-0.500
Manufactured Home			-1.000
LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

Program Highlights	
<ul style="list-style-type: none"> theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less 10Yr Fixed Fully Amortized 1-4 units SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes theNADA is not available in the State Washington (WA) Brokers need a valid license to originate 2nds in the state of Michigan (MI) Minimum FICO Score 580 Admin Fee is \$395 (2nd Lien) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>	



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Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.377	104.243	104.109	4.250	104.127	104.080	104.034				
4.125	104.153	104.019	103.885	4.125	103.903	103.825	103.747				
4.000	103.944	103.810	103.677	4.000	103.694	103.616	103.538				
3.875	103.769	103.635	103.502	3.875	103.519	103.441	103.363				
3.750	103.851	103.717	103.583	3.750	103.601	103.429	103.257				
3.625	103.786	103.652	103.518	3.625	103.536	103.364	103.193				
3.500	103.523	103.389	103.255	3.500	103.273	103.101	102.929				
3.375	103.211	103.078	102.944	3.375	102.961	102.790	102.618				
3.250	103.325	103.191	103.057	3.250	103.075	102.856	102.637				
3.125	103.215	103.081	102.947	3.125	102.965	102.747	102.528				
3.000	102.831	102.697	102.563	3.000	102.581	102.362	102.143				
2.875	102.446	102.313	102.179	2.875	102.196	101.978	101.759				
2.750	102.007	101.873	101.739	2.750	101.757	101.538	101.320				
2.625	101.964	101.830	101.696	2.625	101.714	101.511	101.308				
2.500	101.527	101.393	101.259	2.500	101.277	101.073	100.870				
2.375	101.080	100.946	100.812	2.375	100.830	100.627	100.424				
2.250	100.612	100.478	100.344	2.250	100.362	100.159	99.955				
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	104.168	104.168	104.089	3.500	103.918	103.918	103.839				
3.375	103.853	103.853	103.775	3.375	103.603	103.603	103.525				
3.250	104.483	104.483	104.389	3.250	104.233	104.233	104.139				
3.125	103.926	103.926	103.832	3.125	103.676	103.676	103.582				
3.000	103.569	103.569	103.475	3.000	103.319	103.319	103.225				
2.875	103.204	103.204	103.110	2.875	102.954	102.954	102.860				
2.750	102.827	102.827	102.733	2.750	102.577	102.577	102.483				
2.625	102.790	102.790	102.587	2.625	102.540	102.540	102.337				
2.500	102.414	102.414	102.211	2.500	102.164	102.164	101.961				
2.375	102.038	102.038	101.835	2.375	101.788	101.788	101.585				
2.250	101.656	101.656	101.453	2.250	101.406	101.406	101.203				
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	100.943	100.908	100.870	4.125	100.693	100.658	100.620				
4.000	101.316	101.281	101.243	4.000	101.066	101.031	100.993				
3.875	101.644	101.604	101.452	3.875	101.394	101.354	101.202				
3.750	103.063	102.990	102.802	3.750	102.813	102.740	102.552				
3.625	102.743	102.670	102.482	3.625	102.493	102.420	102.232				
3.500	102.411	102.333	102.250	3.500	102.161	102.083	102.000				
3.375	102.056	101.979	101.896	3.375	101.806	101.729	101.646				
3.250	102.567	102.475	102.356	3.250	102.317	102.225	102.106				
3.125	102.222	102.124	102.018	3.125	101.972	101.874	101.768				
3.000	101.859	101.760	101.654	3.000	101.609	101.510	101.404				
2.875	101.492	101.394	101.288	2.875	101.242	101.144	101.038				
2.750	101.278	101.179	101.074	2.750	101.028	100.929	100.824				

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				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				Clarity Conforming 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.125	105.213	105.122	105.048	4.250	105.699	105.583	105.547	3.750	105.028	104.911	104.786				
4.000	104.890	104.833	104.782	4.125	105.966	105.904	105.728	3.625	104.895	104.778	104.653				
3.875	104.730	104.653	104.544	4.000	105.602	105.539	105.381	3.500	105.093	105.008	104.953				
3.750	104.607	104.530	104.421	3.875	105.281	105.218	105.056	3.375	104.747	104.662	104.607				
3.625	104.359	104.250	104.132	3.750	104.884	104.821	104.637	3.250	104.353	104.269	104.214				
3.500	104.054	103.944	103.827	3.625	104.893	104.790	104.572	3.125	103.980	103.898	103.846				
3.375	103.673	103.564	103.447	3.500	104.558	104.455	104.238	3.000	103.943	103.864	103.751				
3.250	103.211	103.101	102.984	3.375	104.172	104.069	103.861	2.875	103.726	103.632	103.524				
3.125	102.647	102.558	102.457	3.250	103.708	103.604	103.387	2.750	103.254	103.159	103.052				
3.000	102.164	102.075	101.975	3.125	103.212	103.123	102.931	2.625	102.869	102.774	102.666				
2.875	101.672	101.583	101.482	3.000	102.809	102.720	102.528	2.500	102.516	102.422	102.314				
2.750	101.050	100.961	100.861	2.875	102.352	102.263	102.071	2.375	101.975	101.902	101.819				
2.625	99.947	99.858	99.757	2.750	101.791	101.702	101.510	2.250	101.495	101.422	101.339				
2.500	99.072	98.983	98.882	2.625	101.145	101.056	100.864	2.125	100.976	100.903	100.820				
2.375	98.081	97.992	97.891	2.500	100.422	100.356	100.223	2.000	100.447	100.374	100.291				
2.250	97.357	97.292	97.198	2.375	99.890	99.824	99.691	1.990	100.364	100.291	100.208				
				2.250	99.232	99.167	99.033	1.875	99.570	99.497	99.413				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				Clarity Conforming 15 Yr Fixed HB			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	106.083	106.046	105.905	4.250	104.118	104.055	103.884	3.875	103.948	103.912	103.771
3.750	105.732	105.696	105.555	4.125	104.174	104.116	104.016	3.750	103.730	103.694	103.552
3.625	105.252	105.216	105.075	4.000	105.122	105.012	104.935	3.625	103.431	103.395	103.254
3.500	104.842	104.812	104.672	3.875	104.721	104.614	104.540	3.500	103.773	103.744	103.603
3.375	104.675	104.646	104.505	3.750	104.341	104.240	104.173	3.375	103.571	103.542	103.401
3.250	104.350	104.321	104.180	3.625	104.129	104.004	103.836	3.250	103.297	103.268	103.128
3.125	103.871	103.842	103.701	3.500	103.715	103.590	103.423	3.125	102.959	102.930	102.789
3.000	103.698	103.621	103.487	3.375	103.404	103.279	103.111	3.000	103.340	103.245	103.045
2.875	103.619	103.531	103.422	3.250	102.939	102.813	102.646	2.875	103.052	102.957	102.757
2.750	103.275	103.187	103.079	3.125	102.301	102.175	102.008	2.750	102.707	102.613	102.412
2.625	102.848	102.761	102.652	3.000	102.007	101.902	101.751	2.625	102.323	102.228	102.028
2.500	102.428	102.341	102.232	2.875	101.598	101.493	101.342	2.500	101.977	101.904	101.721
2.375	102.064	101.991	101.907	2.750	100.900	100.795	100.644	2.375	101.612	101.538	101.355
2.250	101.680	101.607	101.523	2.625	99.921	99.816	99.665	2.250	101.203	101.130	100.947
2.125	101.253	101.180	101.097	2.500	99.160	99.055	98.904				
2.000	100.785	100.712	100.628	2.375	98.182	98.091	97.866				
1.875	100.234	100.161	100.077	2.250	97.419	97.328	97.102				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

Clarity Conventional Adjustment

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

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

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

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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Jumbo											
HEMJF30			HEM Jumbo 30 Yr Fixed			HEMJF15			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750								
4.625			4.625								
4.500			4.500								
4.375			4.375								
4.250	102.250	102.125	4.250	100.750	100.625						
4.125	102.125	102.000	4.125	100.500	100.375						
4.000	102.000	101.875	4.000	100.250	100.125						
3.875	101.500	101.375	3.875	99.875	99.750						
3.750	101.125	101.000	3.750	99.500	99.375						
3.625	101.000	100.875	3.625	99.000	98.875						
3.500	100.750	100.625	3.500	98.500	98.375						
3.375	100.375	100.250	3.375	97.750	97.625						
3.250	100.000	99.875	3.250	96.875	96.750						
3.125	99.625	99.500	3.125								
3.000	99.250	99.125	3.000								
2.875	98.750	98.625	2.875								
2.750			2.750								

HEMJAS			HEM Jumbo 5/6 SOFR ARM			HEMJAS7			HEM Jumbo 7/6 SOFR ARM			HEMJAS10			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500			4.500					
4.375			4.375			4.375			4.375			4.375					
4.250			4.250			4.250			4.250	96.875	96.750	4.250	96.875	96.750			
4.125			4.125			4.125			4.125	96.625	96.500	4.125	96.625	96.500			
4.000			4.000	98.500	98.375	4.000	98.500	98.375	4.000	96.375	96.250	4.000	96.375	96.250			
3.875	98.500	98.375	3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000	3.875	96.125	96.000			
3.750	98.500	98.375	3.750	98.375	98.250	3.750	98.375	98.250	3.750	95.750	95.625	3.750	95.750	95.625			
3.625	98.375	98.250	3.625	98.250	98.125	3.625	98.250	98.125	3.625	95.375	95.250	3.625	95.375	95.250			
3.500	98.250	98.125	3.500	98.125	98.000	3.500	98.125	98.000	3.500	94.875	94.750	3.500	94.875	94.750			
3.375	98.125	98.000	3.375	97.875	97.750	3.375	97.875	97.750	3.375	94.375	94.250	3.375	94.375	94.250			
3.250			3.250	97.625	97.500	3.250	97.625	97.500	3.250			3.250					
3.125			3.125			3.125			3.125			3.125					
3.000			3.000			3.000			3.000			3.000					
2.875			2.875			2.875			2.875			2.875					
2.750			2.750			2.750			2.750			2.750					

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS7	HEM Jumbo 7/6 SOFR ARM
		HEMJAS10	HEM Jumbo 10/6 SOFR ARM

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	105.211	105.100	105.079	4.250	102.502	102.378	102.338		
4.125	104.825	104.715	104.693	4.125	102.705	102.624	102.545		
4.000	104.501	104.433	104.382	4.000	104.152	104.038	103.954		
3.875	104.117	104.065	104.010	3.875	103.749	103.636	103.555		
3.750	103.711	103.637	103.578	3.750	103.338	103.230	103.153		
3.625	103.469	103.388	103.263	3.625	102.964	102.866	102.714		
3.500	103.076	102.943	102.912	3.500	102.601	102.502	102.433		
3.375	102.585	102.456	102.421	3.375	102.229	102.100	102.065		
3.250	102.096	101.971	101.932	3.250	101.797	101.672	101.633		
3.125	101.521	101.455	101.341	3.125	101.105	100.985	100.943		
3.000	101.066	100.982	100.932	3.000	100.823	100.700	100.689		
2.875	100.531	100.425	100.396	2.875	100.346	100.227	100.212		
2.750	99.852	99.769	99.717	2.750	99.717	99.603	99.584		
2.625	99.036	98.972	98.902	2.625	98.788	98.715	98.585		
2.500	98.128	98.065	97.949	2.500	97.965	97.895	97.770		

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/17/2021 8:02:09 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	105.211	105.100	105.079	4.250	102.546	102.436	102.414				
4.125	104.825	104.715	104.693	4.125	102.649	102.624	102.545				
4.000	104.501	104.433	104.382	4.000	103.535	103.479	103.430				
3.875	104.117	104.065	104.010	3.875	103.268	103.216	103.163				
3.750	103.711	103.637	103.578	3.750	102.955	102.907	102.850				
3.625	103.469	103.388	103.263	3.625	102.580	102.536	102.476				
3.500	103.076	102.943	102.912	3.500	102.597	102.464	102.433				
3.375	102.585	102.456	102.421	3.375	102.229	102.100	102.065				
3.250	102.096	101.971	101.932	3.250	101.797	101.672	101.633				
3.125	101.521	101.455	101.341	3.125	101.105	100.985	100.943				
3.000	101.066	100.982	100.932	3.000	100.823	100.700	100.689				
2.875	100.531	100.425	100.396	2.875	100.346	100.227	100.212				
2.750	99.852	99.769	99.717	2.750	99.717	99.603	99.584				
2.625	99.036	98.972	98.902	2.625	98.246	98.182	98.067				
2.500	98.128	98.065	97.949	2.500	97.182	97.119	97.003				

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:
12/17/2021 8:02:09 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