

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, December 20, 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:
 12/20/2021 8:02:34 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	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	104.947	104.802	104.821	3.875	104.512	104.374	104.354	3.875	106.144	105.892	105.770	3.750	105.455	105.377	105.190	3.750	106.201	105.949	105.827	3.625	105.340	105.214	105.147	3.625	106.801	106.576	106.468	3.625	106.801	106.576	106.468
3.500	104.926	104.808	104.731	3.500	104.707	104.589	104.512	3.500	106.154	105.929	105.821	3.500	104.926	104.808	104.731	3.500	106.154	105.929	105.821	3.500	104.926	104.808	104.731	3.500	106.154	105.929	105.821	3.500	106.154	105.929	105.821
3.375	104.716	104.631	104.546	3.375	104.466	104.381	104.296	3.375	105.866	105.641	105.533	3.375	104.716	104.631	104.546	3.375	105.866	105.641	105.533	3.375	104.716	104.631	104.546	3.375	105.866	105.641	105.533	3.375	105.866	105.641	105.533
3.250	104.913	104.805	104.667	3.250	104.741	104.633	104.495	3.250	105.705	105.483	105.378	3.250	104.913	104.805	104.667	3.250	105.705	105.483	105.378	3.250	104.913	104.805	104.667	3.250	105.705	105.483	105.378	3.250	105.705	105.483	105.378
3.125	104.529	104.426	104.327	3.125	104.328	104.219	104.081	3.125	105.206	105.069	104.975	3.125	104.529	104.426	104.327	3.125	105.206	105.069	104.975	3.125	104.529	104.426	104.327	3.125	105.206	105.069	104.975	3.125	105.206	105.069	104.975
3.000	104.142	104.043	103.943	3.000	104.053	103.945	103.807	3.000	104.866	104.728	104.634	3.000	104.142	104.043	103.943	3.000	104.866	104.728	104.634	3.000	104.142	104.043	103.943	3.000	104.866	104.728	104.634	3.000	104.866	104.728	104.634
2.875	103.800	103.700	103.601	2.875	103.620	103.512	103.374	2.875	104.420	104.283	104.188	2.875	103.800	103.700	103.601	2.875	104.420	104.283	104.188	2.875	103.800	103.700	103.601	2.875	104.420	104.283	104.188	2.875	104.420	104.283	104.188
2.750	103.718	103.628	103.498	2.750	103.922	103.832	103.701	2.750	103.909	103.776	103.685	2.750	103.718	103.628	103.498	2.750	103.909	103.776	103.685	2.750	103.718	103.628	103.498	2.750	103.909	103.776	103.685	2.750	103.909	103.776	103.685
2.625	102.729	102.639	102.508	2.625	102.764	102.674	102.544	2.625	102.760	102.694	102.614	2.625	102.729	102.639	102.508	2.625	102.760	102.694	102.614	2.625	102.729	102.639	102.508	2.625	102.760	102.694	102.614	2.625	102.760	102.694	102.614
2.500	102.226	102.141	102.056	2.500	102.379	102.289	102.158	2.500	102.319	102.253	102.173	2.500	102.226	102.141	102.056	2.500	102.319	102.253	102.173	2.500	102.226	102.141	102.056	2.500	102.319	102.253	102.173	2.500	102.319	102.253	102.173
2.375	101.795	101.710	101.624	2.375	101.795	101.705	101.575	2.375	101.795	101.710	101.624	2.375	101.795	101.710	101.624	2.375	101.795	101.710	101.624	2.375	101.795	101.710	101.624	2.375	101.795	101.710	101.624	2.375	101.795	101.710	101.624
2.250	101.325	101.240	101.154	2.250	101.161	101.071	100.940	2.250	101.325	101.240	101.154	2.250	101.325	101.240	101.154	2.250	101.325	101.240	101.154	2.250	101.325	101.240	101.154	2.250	101.325	101.240	101.154	2.250	101.325	101.240	101.154

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		FICO Adjusters				FHA	VA	USDA
DTI >= 55%	-0.500	>=740	0.250	0.125	0.125			
FHA Streamline	-0.250	700-739	0.000	0.000	0.000			
AUS Refer/Manual UW	-0.375	680-699	0.000	0.000	0.000			
LA >=\$50,000 - \$99,999	-0.750	660-679	-0.500	-0.750	-0.750			
LA >=\$100,000 - \$124,999	-0.375	640-659	-0.750	-1.250	-1.250			
LA > \$124,999 - LIMIT	0.000	620-639	-2.000	-2.250	-2.250			
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							

GOVERNMENT LENDER FEE BUYOUT				STREAMLINE LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524	50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-1.327	250,000 -299,999	-0.398	75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.995	300,000 -349,999	-0.332	100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.711	350,000 -499,999	-0.284	140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.199			>=500,000	-0.139



Lock Desk Hours: 8am – 4:00pm PST
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theNADA FHA 100% PROGRAM							
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed		TN2nd10	theNADA 2nd
	Rate	30 Day		Rate	30 Day		10 Yr Fixed Rate 6.000% Par Price
	4.750	102.500		4.750	99.625		
	4.625	102.375		4.625	99.500		
	4.500	102.250		4.500	99.375		
	4.375	102.125		4.375	99.250		
	4.250	101.875		4.250	99.000		
	4.125	101.375		4.125	99.063		
	4.000	101.125		4.000	98.813		
	3.875	100.875		3.875	98.563		
	3.750	100.500		3.750	98.188		
	3.625	99.375		3.625	97.813		
	3.500	99.125		3.500	97.563		
	3.375	98.875		3.375	97.313		
	3.250	98.625		3.250	97.063		

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

Program Highlights

- 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	104.065	103.931	103.797	4.250	103.815	103.815	103.752
4.125	103.872	103.738	103.604	4.125	103.622	103.622	103.497
4.000	103.663	103.529	103.395	4.000	103.413	103.413	103.288
3.875	103.488	103.354	103.220	3.875	103.238	103.238	103.113
3.750	103.663	103.529	103.395	3.750	103.413	103.413	103.226
3.625	103.599	103.465	103.331	3.625	103.349	103.349	103.161
3.500	103.335	103.201	103.067	3.500	103.085	103.085	102.898
3.375	103.024	102.890	102.756	3.375	102.774	102.774	102.586
3.250	103.153	103.019	102.885	3.250	102.903	102.903	102.684
3.125	103.043	102.909	102.776	3.125	102.793	102.793	102.575
3.000	102.659	102.525	102.391	3.000	102.409	102.409	102.190
2.875	102.275	102.141	102.007	2.875	102.025	102.025	101.806
2.750	101.835	101.701	101.567	2.750	101.585	101.585	101.366
2.625	101.808	101.674	101.540	2.625	101.558	101.558	101.386
2.500	101.370	101.236	101.102	2.500	101.120	101.120	100.948
2.375	100.924	100.790	100.656	2.375	100.674	100.674	100.502
2.250	100.455	100.322	100.188	2.250	100.205	100.205	100.034

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	104.246	104.246	104.152	3.500	103.996	103.996	103.902
3.375	103.931	103.931	103.837	3.375	103.681	103.681	103.587
3.250	104.436	104.436	104.342	3.250	104.186	104.186	104.092
3.125	103.879	103.879	103.785	3.125	103.629	103.629	103.535
3.000	103.522	103.522	103.428	3.000	103.272	103.272	103.178
2.875	103.157	103.157	103.063	2.875	102.907	102.907	102.813
2.750	102.780	102.780	102.686	2.750	102.530	102.530	102.436
2.625	102.759	102.759	102.571	2.625	102.509	102.509	102.321
2.500	102.383	102.383	102.195	2.500	102.133	102.133	101.945
2.375	102.006	102.006	101.819	2.375	101.756	101.756	101.569
2.250	101.625	101.625	101.438	2.250	101.375	101.375	101.188
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	100.948	100.905	100.862	4.125	100.698	100.655	100.612
4.000	101.321	101.278	101.236	4.000	101.071	101.028	100.986
3.875	101.647	101.604	101.452	3.875	101.397	101.354	101.202
3.750	103.068	102.990	102.802	3.750	102.818	102.740	102.552
3.625	102.748	102.670	102.482	3.625	102.498	102.420	102.232
3.500	102.460	102.374	102.289	3.500	102.210	102.124	102.039
3.375	102.105	102.020	101.935	3.375	101.855	101.770	101.685
3.250	102.574	102.480	102.395	3.250	102.324	102.230	102.145
3.125	102.420	102.320	102.221	3.125	102.170	102.070	101.971
3.000	102.056	101.957	101.857	3.000	101.806	101.707	101.607
2.875	101.690	101.590	101.491	2.875	101.440	101.340	101.241
2.750	101.475	101.376	101.277	2.750	101.225	101.126	101.027

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	105.206	105.188	105.022	4.250	105.704	105.686	105.555	3.750	105.041	104.916	104.791	
4.000	104.863	104.796	104.662	4.125	105.970	105.904	105.728	3.625	104.777	104.652	104.527	
3.875	104.634	104.550	104.458	4.000	105.606	105.539	105.381	3.500	105.105	105.004	104.807	
3.750	104.515	104.432	104.340	3.875	105.285	105.218	105.056	3.375	104.762	104.661	104.464	
3.625	104.321	104.210	104.015	3.750	104.888	104.821	104.637	3.250	104.371	104.271	104.072	
3.500	103.948	103.831	103.714	3.625	104.900	104.790	104.572	3.125	104.008	103.910	103.708	
3.375	103.572	103.455	103.338	3.500	104.565	104.455	104.238	3.000	103.872	103.782	103.622	
3.250	103.114	102.997	102.880	3.375	104.179	104.069	103.851	2.875	103.570	103.476	103.376	
3.125	102.525	102.428	102.327	3.250	103.715	103.604	103.387	2.750	103.156	103.074	102.920	
3.000	102.046	101.949	101.849	3.125	103.218	103.123	102.931	2.625	102.720	102.619	102.519	
2.875	101.560	101.463	101.363	3.000	102.815	102.720	102.528	2.500	102.363	102.269	102.169	
2.750	100.942	100.845	100.745	2.875	102.358	102.263	102.071	2.375	101.836	101.758	101.674	
2.625	99.842	99.745	99.645	2.750	101.797	101.702	101.510	2.250	101.362	101.284	101.200	
2.500	98.969	98.873	98.772	2.625	101.151	101.056	100.864	2.125	100.845	100.767	100.683	
2.375	98.086	98.016	97.908	2.500	100.427	100.356	100.223	2.000	100.318	100.239	100.156	
2.250	97.362	97.292	97.158	2.375	99.895	99.824	99.691	1.990	100.235	100.156	100.073	
				2.250	99.237	99.167	99.033	1.875	99.440	99.362	99.287	

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	106.086	106.046	105.905	4.250	104.122	104.055	103.884	3.875	103.951	103.912	103.771
3.750	105.735	105.696	105.555	4.125	104.178	104.116	104.016	3.750	103.733	103.694	103.552
3.625	105.255	105.216	105.075	4.000	103.853	103.791	103.691	3.625	103.434	103.395	103.254
3.500	104.844	104.812	104.672	3.875	104.595	104.532	104.397	3.500	103.775	103.744	103.603
3.375	104.677	104.646	104.505	3.750	104.228	104.171	104.028	3.375	103.573	103.542	103.401
3.250	104.352	104.321	104.180	3.625	104.020	103.879	103.711	3.250	103.299	103.268	103.128
3.125	103.873	103.842	103.701	3.500	103.609	103.467	103.300	3.125	102.961	102.930	102.789
3.000	103.659	103.563	103.425	3.375	103.301	103.160	102.992	3.000	103.347	103.245	103.045
2.875	103.504	103.409	103.308	3.250	102.841	102.700	102.533	2.875	103.059	102.957	102.757
2.750	103.165	103.070	102.969	3.125	102.208	102.067	101.899	2.750	102.714	102.613	102.412
2.625	102.749	102.654	102.553	3.000	101.890	101.770	101.619	2.625	102.330	102.228	102.028
2.500	102.343	102.248	102.147	2.875	101.484	101.364	101.213	2.500	101.982	101.904	101.721
2.375	101.928	101.850	101.759	2.750	100.790	100.669	100.519	2.375	101.617	101.538	101.355
2.250	101.574	101.496	101.380	2.625	99.815	99.694	99.544	2.250	101.208	101.130	100.947
2.125	101.111	101.033	100.958	2.500	99.056	98.935	98.784				
2.000	100.653	100.576	100.500	2.375	98.189	98.091	97.866				
1.875	100.111	100.033	99.958	2.250	97.425	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



Effective Time:
12/20/2021 8:02:34 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	Rate	15 Day	30 Day	45 Day
4.125	105.206	105.188	105.022	4.250	105.704	105.686	105.555	3.750	105.041	104.916	104.791	3.625	104.777	104.652	104.527
4.000	104.863	104.796	104.662	4.125	105.970	105.904	105.728	3.625	104.777	104.652	104.527	3.500	105.105	105.004	104.807
3.875	104.634	104.550	104.458	4.000	105.606	105.539	105.381	3.500	105.105	105.004	104.807	3.375	104.762	104.661	104.464
3.750	104.515	104.432	104.340	3.875	105.285	105.218	105.056	3.375	104.762	104.661	104.464	3.250	104.371	104.271	104.072
3.625	104.321	104.210	104.015	3.750	104.888	104.821	104.637	3.250	104.371	104.271	104.072	3.125	104.008	103.910	103.708
3.500	103.948	103.831	103.714	3.625	104.900	104.790	104.572	3.125	104.008	103.910	103.708	3.000	103.872	103.782	103.622
3.375	103.572	103.455	103.338	3.500	104.565	104.455	104.238	3.000	103.872	103.782	103.622	2.875	103.570	103.476	103.376
3.250	103.114	102.997	102.880	3.375	104.179	104.069	103.851	2.875	103.570	103.476	103.376	2.750	103.156	103.074	102.920
3.125	102.525	102.428	102.327	3.250	103.715	103.604	103.387	2.750	103.156	103.074	102.920	2.625	102.720	102.619	102.519
3.000	102.046	101.949	101.849	3.125	103.218	103.123	102.931	2.625	102.720	102.619	102.519	2.500	102.363	102.269	102.169
2.990	101.996	101.899	101.799	3.000	102.815	102.720	102.528	2.500	102.363	102.269	102.169	2.375	101.836	101.758	101.674
2.875	101.560	101.463	101.363	2.875	102.358	102.263	102.071	2.375	101.836	101.758	101.674	2.250	101.362	101.284	101.200
2.750	100.942	100.845	100.745	2.750	101.797	101.702	101.510	2.250	101.362	101.284	101.200	2.125	100.845	100.767	100.683
2.625	99.842	99.745	99.645	2.625	101.151	101.056	100.864	2.125	100.845	100.767	100.683	2.000	100.318	100.239	100.156
2.500	98.969	98.873	98.772	2.500	100.427	100.356	100.223	2.000	100.318	100.239	100.156	1.990	100.235	100.156	100.073
2.375	98.086	98.016	97.908	2.375	99.895	99.824	99.691	1.990	100.235	100.156	100.073	1.875	99.440	99.362	99.287
2.250	97.362	97.292	97.158	2.250	99.237	99.167	99.033	1.875	99.440	99.362	99.287				

FHLMC Codes												
AMFX30		CF 30yr fix		AMFX10		CF 10yr fix						
AMFX25	CF 25yr fix	AMFX30SC	CF 30yr fix Super Conforming									
AMFX20	CF 20yr fix	AMFX15SC	CF 15yr fix Super Conforming									
AMFX15	CF 15yr fix											

LPMI Product Codes												
FNMA		FHLMC		FNMA		FHLMC						
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	-2.500	-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
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	-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							
Base LTV		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

CONVENTIONAL LENDER FEE BUYOUT									
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	0.000	-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	N/A
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
>= 2 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	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	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	350,000 -499,999	-0.313
		>=500,000	-0.219

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



Effective Time:
12/20/2021 8:02:34 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	102.500	102.375	4.250	100.750	100.625			
4.125	102.375	102.250	4.125	100.500	100.375			
4.000	102.250	102.125	4.000	100.250	100.125			
3.875	101.875	101.750	3.875	99.875	99.750			
3.750	101.500	101.375	3.750	99.500	99.375			
3.625	101.250	101.125	3.625	99.000	98.875			
3.500	101.000	100.875	3.500	98.500	98.375			
3.375	100.625	100.500	3.375	97.750	97.625			
3.250	100.250	100.125	3.250	96.875	96.750			
3.125	99.875	99.750	3.125					
3.000	99.500	99.375	3.000					
2.875	98.750	98.625	2.875					
2.750			2.750					

HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750		
4.625			4.625			4.625		
4.500			4.500			4.500		
4.375			4.375			4.375		
4.250			4.250			4.250	96.875	96.750
4.125			4.125			4.125	96.625	96.500
4.000			4.000	98.500	98.375	4.000	96.375	96.250
3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000
3.750	98.500	98.375	3.750	98.375	98.250	3.750	95.750	95.625
3.625	98.375	98.250	3.625	98.250	98.125	3.625	95.375	95.250
3.500	98.250	98.125	3.500	98.125	98.000	3.500	94.875	94.750
3.375	98.125	98.000	3.375	97.875	97.750	3.375	94.375	94.250
3.250			3.250	97.625	97.500	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score ≥ 740	0.250	0.125		-0.250	-1.000
Credit Score 720 -739				-0.375	-1.250
Credit Score 700 -719				-0.500	-1.500
Second Home			-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo			-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

*Price Cap: 101.00
** Loan must be Approved with appraisal to lock



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Fannie Mae HomeReady

AMFX30HR		HomeReady 30 Yr Fixed			AMFX30HBHR		HomeReady 30 Yr Fixed High Balance		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.212	105.200	104.997	4.250	102.509	102.479	102.180		
4.125	104.847	104.834	104.631	4.125	102.629	102.605	102.522		
4.000	104.378	104.331	104.262	4.000	104.028	103.953	103.830		
3.875	104.002	103.952	103.892	3.875	103.628	103.556	103.430		
3.750	103.600	103.550	103.462	3.750	103.223	103.155	103.024		
3.625	103.355	103.189	103.088	3.625	102.858	102.668	102.594		
3.500	102.960	102.820	102.785	3.500	102.493	102.343	102.307		
3.375	102.472	102.335	102.297	3.375	102.116	101.980	101.941		
3.250	101.982	101.851	101.809	3.250	101.685	101.552	101.512		
3.125	101.378	101.237	101.169	3.125	100.992	100.866	100.820		
3.000	100.960	100.832	100.815	3.000	100.717	100.589	100.573		
2.875	100.425	100.302	100.281	2.875	100.241	100.117	100.098		
2.750	99.746	99.627	99.603	2.750	99.613	99.494	99.471		
2.625	98.944	98.817	98.790	2.625	98.696	98.541	98.471		
2.500	98.281	98.087	98.022	2.500	97.876	97.725	97.651		

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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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	105.212	105.200	104.997	4.250	102.556	102.544	102.226
4.125	104.847	104.834	104.631	4.125	102.629	102.605	102.522
4.000	104.378	104.331	104.262	4.000	103.416	103.363	103.310
3.875	104.002	103.952	103.892	3.875	103.152	103.103	103.046
3.750	103.600	103.550	103.462	3.750	102.839	102.794	102.734
3.625	103.355	103.189	103.088	3.625	102.464	102.424	102.360
3.500	102.960	102.820	102.785	3.500	102.483	102.343	102.307
3.375	102.472	102.335	102.297	3.375	102.116	101.980	101.941
3.250	101.982	101.851	101.809	3.250	101.685	101.552	101.512
3.125	101.378	101.237	101.169	3.125	100.992	100.866	100.820
3.000	100.960	100.832	100.815	3.000	100.717	100.589	100.573
2.875	100.425	100.302	100.281	2.875	100.241	100.117	100.098
2.750	99.746	99.627	99.603	2.750	99.613	99.494	99.471
2.625	98.944	98.817	98.790	2.625	98.105	97.964	97.846
2.500	98.281	98.087	98.022	2.500	97.063	96.921	96.791

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:
12/20/2021 8:02:34 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