



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, December 21, 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
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Effective Time:
 12/21/2021 8:35:19 AM

Government																																																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUF30				USDA 30 Yr Fixed																																			
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day																																	
3.875	104.971	104.828	104.745	3.875	104.560	104.517	104.469	3.875	105.981	105.836	105.797	3.750	106.039	105.894	105.855	3.625	106.695	106.569	106.449	3.500	106.049	105.922	105.803	3.375	105.761	105.635	105.516	3.250	105.604	105.482	105.349	3.125	105.189	105.080	104.913	3.000	104.849	104.741	104.574	2.875	104.405	104.297	104.129	2.750	103.905	103.801	103.636	2.625	102.847	102.757	102.611	2.500	102.407	102.317	102.171	2.375	101.741	101.651	101.505	2.250	101.170	101.080	100.934
GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM																																											
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day																																	
4.375				4.125	103.644	103.615	103.595	4.000	103.390	103.361	103.341	3.875	103.111	103.083	103.063	3.750	103.935	103.962	104.062	3.625	104.042	103.917	103.786	3.500	103.912	103.787	103.557	3.375	103.485	103.360	103.207	3.250	103.819	103.778	103.592	3.125	103.823	103.715	103.652	3.000	103.362	103.255	103.192	2.875	102.878	102.837	102.678	2.750	102.935	102.833	102.720												
GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM																																											
Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day		Rate		15 Day		30 Day		45 Day																																	
3.875	98.770	98.671	98.558	3.750	98.677	98.577	98.464	3.625	100.949	100.864	100.767	3.500	99.274	99.188	99.092	3.375	98.817	98.732	98.635	3.250	98.378	98.293	98.196	3.125	99.717	99.631	99.535	3.000	98.355	98.269	98.173	2.875	97.746	97.660	97.564																												
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	102.350	102.348	102.200	4.000	102.468	102.466	102.321	3.875	102.651	102.609	102.419	3.750	103.844	103.766	103.520	3.625	104.031	103.984	103.830	3.500	103.643	103.587	103.439	3.375	103.332	103.266	103.123	3.250	103.382	103.304	103.215	3.125	103.177	103.108	102.970	3.000	102.797	102.719	102.586	2.875	102.380	102.288	102.183	2.750	102.166	102.073	101.969	2.625	101.190	101.112	101.024	2.500	100.829	100.751	100.662	2.375	100.389	100.311	100.222	2.250	99.969	99.890	99.802
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%				≥740				0.250				0.125				0.125																																															
FHA Streamline				700-739				0.000				0.000				0.000																																															
AUS Refer/Manual UW				680-699				0.000				0.000				0.000																																															
LA >=\$50,000 - \$99,999				660-679				-0.500				-0.750				-0.750																																															
LA >=\$100,000 - \$124,999				640-659				-0.750				-1.250				-1.250																																															
LA > \$124,999 - LIMIT				620-639				-2.000				-2.250				-2.250																																															
2 units																																																															
3-4 units																																																															
Manufactured Home																																																															
VA IRRRL Adjustments																																																															
VA IRRRL (95.01-110.00)																																																															
VA IRRRL (110.01-125% LTV)																																																															
Purchase Special																																																															
FHA Fixed Programs Only (excludes High Balance and ARMS)																																																															
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																																											



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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			

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	104.245	104.111	103.977	4.250	103.995	103.995	103.870				
4.125	104.122	103.988	103.854	4.125	103.872	103.872	103.747				
4.000	103.913	103.779	103.645	4.000	103.663	103.663	103.538				
3.875	103.738	103.604	103.470	3.875	103.488	103.488	103.363				
3.750	103.554	103.420	103.286	3.750	103.304	103.304	103.116				
3.625	103.489	103.355	103.222	3.625	103.239	103.239	103.052				
3.500	103.226	103.092	102.958	3.500	102.976	102.976	102.788				
3.375	102.915	102.781	102.647	3.375	102.665	102.665	102.477				
3.250	102.918	102.784	102.650	3.250	102.668	102.668	102.465				
3.125	102.809	102.675	102.541	3.125	102.559	102.559	102.356				
3.000	102.425	102.291	102.157	3.000	102.175	102.175	101.972				
2.875	102.040	101.906	101.772	2.875	101.790	101.790	101.587				
2.750	101.601	101.467	101.333	2.750	101.351	101.351	101.148				
2.625	101.526	101.393	101.259	2.625	101.276	101.276	101.105				
2.500	101.089	100.955	100.821	2.500	100.839	100.839	100.667				
2.375	100.643	100.509	100.375	2.375	100.393	100.393	100.221				
2.250	100.174	100.040	99.906	2.250	99.924	99.924	99.752				
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	104.199	104.199	104.074	3.500	103.949	103.949	103.824				
3.375	103.884	103.884	103.759	3.375	103.634	103.634	103.509				
3.250	104.404	104.404	104.295	3.250	104.154	104.154	104.045				
3.125	103.848	103.848	103.738	3.125	103.598	103.598	103.488				
3.000	103.491	103.491	103.381	3.000	103.241	103.241	103.131				
2.875	103.126	103.126	103.016	2.875	102.876	102.876	102.766				
2.750	102.749	102.749	102.639	2.750	102.499	102.499	102.389				
2.625	102.650	102.650	102.462	2.625	102.400	102.400	102.212				
2.500	102.274	102.274	102.086	2.500	102.024	102.024	101.836				
2.375	101.897	101.897	101.710	2.375	101.647	101.647	101.460				
2.250	101.516	101.516	101.328	2.250	101.266	101.266	101.078				
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	101.164	101.121	101.073	4.125	100.914	100.871	100.823				
4.000	101.537	101.494	101.446	4.000	101.287	101.244	101.196				
3.875	101.776	101.734	101.544	3.875	101.526	101.484	101.294				
3.750	102.969	102.891	102.645	3.750	102.719	102.641	102.395				
3.625	102.649	102.571	102.423	3.625	102.399	102.321	102.173				
3.500	102.401	102.323	102.234	3.500	102.151	102.073	101.984				
3.375	102.046	101.968	101.880	3.375	101.796	101.718	101.630				
3.250	102.507	102.429	102.340	3.250	102.257	102.179	102.090				
3.125	102.235	102.143	102.038	3.125	101.985	101.893	101.788				
3.000	101.871	101.779	101.674	3.000	101.621	101.529	101.424				
2.875	101.505	101.413	101.308	2.875	101.255	101.163	101.058				
2.750	101.291	101.198	101.094	2.750	101.041	100.948	100.844				

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	105.181	105.174	104.981	4.250	105.679	105.672	105.546	3.750	104.563	104.438	104.599	
4.000	104.703	104.646	104.574	4.125	105.979	105.912	105.698	3.625	104.767	104.642	104.517	
3.875	104.490	104.402	104.288	4.000	105.479	105.407	105.247	3.500	105.037	104.932	104.847	
3.750	104.370	104.283	104.169	3.875	105.158	105.086	104.922	3.375	104.687	104.582	104.498	
3.625	104.031	103.911	103.761	3.750	104.761	104.689	104.480	3.250	104.292	104.188	104.102	
3.500	103.659	103.542	103.409	3.625	104.641	104.527	104.286	3.125	103.930	103.826	103.739	
3.375	103.282	103.165	103.032	3.500	104.307	104.192	103.951	3.000	103.841	103.762	103.608	
3.250	102.823	102.706	102.573	3.375	103.920	103.806	103.565	2.875	103.590	103.487	103.364	
3.125	102.193	102.081	101.965	3.250	103.456	103.341	103.101	2.750	103.130	103.045	102.896	
3.000	101.696	101.599	101.485	3.125	102.943	102.846	102.614	2.625	102.729	102.627	102.504	
2.875	101.208	101.111	100.998	3.000	102.539	102.442	102.210	2.500	102.380	102.277	102.154	
2.750	100.589	100.492	100.378	2.875	102.083	101.986	101.754	2.375	101.803	101.724	101.629	
2.625	99.539	99.442	99.328	2.750	101.522	101.425	101.193	2.250	101.326	101.247	101.152	
2.500	98.666	98.569	98.455	2.625	100.876	100.779	100.546	2.125	100.810	100.731	100.636	
2.375	97.828	97.750	97.608	2.500	100.168	100.091	99.860	2.000	100.281	100.202	100.107	
2.250	97.103	97.026	96.825	2.375	99.636	99.559	99.328	1.990	100.198	100.119	100.024	
				2.250	98.978	98.901	98.670	1.875	99.389	99.311	99.203	

CLARITY HIGHLIGHTS												
CAMFX10 Clarity Conforming 10 Yr Fixed				CAMFX30HB Clarity Conforming 30 Yr Fixed HB				CAMFX15HB Clarity Conforming 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	105.604	105.621	105.730	4.250	104.099	104.032	103.860	3.875	103.501	103.528	103.638	
3.750	105.253	105.280	105.380	4.125	103.988	103.944	103.820	3.750	103.282	103.309	103.409	
3.625	104.774	104.800	104.900	4.000	103.663	103.619	103.495	3.625	102.984	103.011	103.110	
3.500	104.780	104.738	104.565	3.875	104.525	104.458	104.318	3.500	103.711	103.669	103.484	
3.375	104.613	104.571	104.386	3.750	104.156	104.095	103.948	3.375	103.509	103.467	103.282	
3.250	104.288	104.246	104.061	3.625	103.780	103.636	103.448	3.250	103.235	103.194	103.008	
3.125	103.809	103.767	103.582	3.500	103.351	103.184	103.077	3.125	102.897	102.855	102.670	
3.000	103.633	103.532	103.399	3.375	103.010	102.866	102.676	3.000	103.242	103.140	102.909	
2.875	103.483	103.386	103.240	3.250	102.549	102.405	102.215	2.875	102.953	102.852	102.621	
2.750	103.144	103.046	102.901	3.125	101.914	101.770	101.580	2.750	102.609	102.508	102.276	
2.625	102.728	102.631	102.485	3.000	101.539	101.415	101.245	2.625	102.225	102.123	101.892	
2.500	102.322	102.224	102.078	2.875	101.132	101.008	100.838	2.500	101.774	101.695	101.484	
2.375	101.861	101.784	101.675	2.750	100.437	100.313	100.142	2.375	101.408	101.329	101.119	
2.250	101.482	101.405	101.296	2.625	99.536	99.387	99.289	2.250	101.000	100.921	100.711	
2.125	101.060	100.982	100.874	2.500	98.752	98.628	98.457					
2.000	100.602	100.525	100.416	2.375	97.882	97.777	97.518					
1.875	100.059	99.982	99.874	2.250	97.118	97.013	96.755					

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:
12/21/2021 8:35:19 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	105.181	105.174	104.981		4.250	105.679	105.672	105.546		3.750	104.563	104.438	104.599		
4.000	104.703	104.646	104.574		4.125	105.979	105.912	105.698		3.625	104.767	104.642	104.517		
3.875	104.490	104.402	104.288		4.000	105.479	105.407	105.247		3.500	105.037	104.932	104.847		
3.750	104.370	104.283	104.169		3.875	105.158	105.086	104.922		3.375	104.687	104.582	104.498		
3.625	104.031	103.911	103.761		3.750	104.761	104.689	104.480		3.250	104.292	104.188	104.102		
3.500	103.659	103.542	103.409		3.625	104.641	104.527	104.286		3.125	103.930	103.826	103.739		
3.375	103.282	103.165	103.032		3.500	104.307	104.192	103.951		3.000	103.841	103.762	103.608		
3.250	102.823	102.706	102.573		3.375	103.920	103.806	103.565		2.875	103.590	103.487	103.364		
3.125	102.193	102.081	101.965		3.250	103.456	103.341	103.101		2.750	103.130	103.045	102.896		
3.000	101.696	101.599	101.485		3.125	102.943	102.846	102.614		2.625	102.729	102.627	102.504		
2.990	101.646	101.549	101.435		3.000	102.539	102.442	102.210		2.500	102.380	102.277	102.154		
2.875	101.208	101.111	100.998		2.875	102.083	101.986	101.754		2.375	101.803	101.724	101.629		
2.750	100.589	100.492	100.378		2.750	101.522	101.425	101.193		2.250	101.326	101.247	101.152		
2.625	99.539	99.442	99.328		2.625	100.876	100.779	100.546		2.125	100.810	100.731	100.636		
2.500	98.666	98.569	98.455		2.500	100.168	100.091	99.860		2.000	100.281	100.202	100.107		
2.375	97.828	97.750	97.608		2.375	99.636	99.559	99.328		1.990	100.198	100.119	100.024		
2.250	97.103	97.026	96.825		2.250	98.978	98.901	98.670		1.875	99.389	99.311	99.203		

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	105.604	105.621	105.720		4.250	103.974	103.907	103.735		3.875	103.376	103.403	103.503		
3.750	105.253	105.280	105.380		4.125	103.863	103.819	103.695		3.750	103.157	103.184	103.284		
3.625	104.774	104.800	104.900		4.000	103.538	103.494	103.370		3.625	102.859	102.886	102.985		
3.500	104.780	104.738	104.565		3.875	104.400	104.333	104.193		3.500	103.586	103.544	103.359		
3.375	104.613	104.571	104.386		3.750	104.031	103.970	103.823		3.375	103.384	103.342	103.157		
3.250	104.288	104.246	104.061		3.625	103.655	103.511	103.323		3.250	103.110	103.069	102.883		
3.125	103.809	103.767	103.582		3.500	103.226	103.059	102.952		3.125	102.772	102.730	102.545		
3.000	103.633	103.532	103.399		3.375	102.885	102.741	102.551		3.000	103.117	103.015	102.784		
2.875	103.483	103.386	103.240		3.250	102.424	102.280	102.090		2.875	102.828	102.727	102.496		
2.750	103.144	103.046	102.901		3.125	101.789	101.645	101.455		2.750	102.484	102.383	102.151		
2.625	102.728	102.631	102.485		3.000	101.414	101.290	101.120		2.625	102.100	101.998	101.767		
2.500	102.322	102.224	102.078		2.875	101.007	100.883	100.713		2.500	101.649	101.570	101.359		
2.375	101.861	101.784	101.675		2.750	100.312	100.188	100.017		2.375	101.283	101.204	100.994		
2.250	101.482	101.405	101.296		2.625	99.411	99.262	99.164		2.250	100.875	100.796	100.586		
2.125	101.060	100.982	100.874		2.500	98.627	98.503	98.332							
2.000	100.602	100.525	100.416		2.375	97.757	97.652	97.393							
1.875	100.059	99.982	99.874		2.250	96.993	96.888	96.630							

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

LPMI Product Codes					
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	-1.250	-2.250	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)				
	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

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

High Balance Loan Adjusters	
Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

General Adjustments								
DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
INVESTMENT PROPERTY	-2.125	-2.125	-2.125	-3.375	-4.125	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a
Second Home	0.000	0.000	0.000	0.000	0.000	-0.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

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

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable									
>25 Yr Term	Coverage	Credit Scores							
		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

Adjustments								
Cash-out Refinance	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Investment Property	-1.190	-1.190	-1.330	-1.750	-1.750	N/A	N/A	N/A
Manufactured Housing	-0.500	-0.500	-0.700	-1.000	-1.000	-1.300	-1.300	-1.300
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under	0.180	0.180	0.180	0.280	0.280	0.390	0.390	0.390

>45% DTI	Borrower's	Credit Scores							
		95.01%-97% LTV	90.01%-95% LTV	85.01%-90% LTV	85% LTV and under	95.01%-97% LTV	90.01%-95% LTV	85.01%-90% LTV	85% LTV and under
		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
		-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A
		-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A
		-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A
		0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
		0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
		0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
		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



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Lock Desk Hours: 8am – 4:00pm PST
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NMLS # 133519

Jumbo					
HEMJF30			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed		
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	102.358	4.250	100.750	100.608
4.125	102.375	102.233	4.125	100.500	100.358
4.000	102.250	102.108	4.000	100.250	100.108
3.875	101.875	101.733	3.875	99.875	99.733
3.750	101.500	101.358	3.750	99.500	99.358
3.625	101.250	101.108	3.625	99.000	98.858
3.500	101.000	100.858	3.500	98.500	98.358
3.375	100.625	100.483	3.375	97.750	97.608
3.250	100.250	100.108	3.250	96.875	96.733
3.125	99.875	99.733	3.125		
3.000	99.500	99.358	3.000		
2.875	98.750	98.608	2.875		
2.750			2.750		

HEMJAS			HEMJAS7			HEMJAS10		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750			4.750		
4.625			4.625			4.625		
4.500			4.500			4.500		
4.375			4.375			4.375		
4.250			4.250			4.250	96.875	96.733
4.125			4.125			4.125	96.625	96.483
4.000			4.000	98.500	98.358	4.000	96.375	96.233
3.875	98.500	98.358	3.875	98.500	98.358	3.875	96.125	95.983
3.750	98.500	98.358	3.750	98.375	98.233	3.750	95.750	95.608
3.625	98.375	98.233	3.625	98.250	98.108	3.625	95.375	95.233
3.500	98.250	98.108	3.500	98.125	97.983	3.500	94.875	94.733
3.375	98.125	97.983	3.375	97.875	97.733	3.375	94.375	94.233
3.250			3.250	97.625	97.483	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	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	105.190	105.190	104.991	4.250	102.490	102.471	102.174		
4.125	104.820	104.820	104.622	4.125	102.585	102.606	102.494		
4.000	104.319	104.313	104.174	4.000	103.966	103.887	103.758		
3.875	103.936	103.882	103.798	3.875	103.560	103.483	103.352		
3.750	103.525	103.472	103.344	3.750	103.153	103.080	102.944		
3.625	103.232	103.079	102.959	3.625	102.741	102.562	102.466		
3.500	102.793	102.657	102.599	3.500	102.376	102.236	102.127		
3.375	102.297	102.164	102.103	3.375	101.968	101.855	101.751		
3.250	101.783	101.655	101.590	3.250	101.485	101.391	101.293		
3.125	101.235	101.091	100.989	3.125	100.780	100.668	100.576		
3.000	100.753	100.610	100.547	3.000	100.468	100.395	100.307		
2.875	100.211	100.068	100.009	2.875	99.983	99.906	99.823		
2.750	99.565	99.421	99.319	2.750	99.333	99.252	99.174		
2.625	98.769	98.624	98.521	2.625	98.526	98.366	98.278		
2.500	98.083	97.933	97.849	2.500	97.704	97.549	97.455		

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPSC Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	105.190	105.190	104.991	4.250	102.537	102.537	102.223				
4.125	104.820	104.820	104.622	4.125	102.585	102.606	102.494				
4.000	104.319	104.313	104.174	4.000	103.345	103.343	103.227				
3.875	103.936	103.882	103.798	3.875	103.072	103.067	102.956				
3.750	103.525	103.472	103.344	3.750	102.736	102.726	102.621				
3.625	103.232	103.079	102.959	3.625	102.337	102.323	102.223				
3.500	102.793	102.657	102.599	3.500	102.320	102.236	102.127				
3.375	102.297	102.164	102.103	3.375	101.944	101.855	101.751				
3.250	101.783	101.655	101.590	3.250	101.485	101.391	101.293				
3.125	101.235	101.091	100.989	3.125	100.766	100.668	100.576				
3.000	100.753	100.610	100.547	3.000	100.468	100.395	100.307				
2.875	100.211	100.068	100.009	2.875	99.983	99.906	99.823				
2.750	99.565	99.421	99.319	2.750	99.333	99.252	99.174				
2.625	98.769	98.624	98.521	2.625	97.926	97.781	97.633				
2.500	98.083	97.933	97.849	2.500	96.882	96.737	96.589				

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:
12/21/2021 8:35:19 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