



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, December 22, 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

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519 . Rates, terms and programs subject to change without notice.



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

Effective Time:
 12/22/2021 7:57:03 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	104.921	104.778	104.741	3.875	104.443	104.416	104.337	3.875	105.952	105.811	105.803	3.750	106.006	105.866	105.857	3.625	106.631	106.496	106.417	3.500	105.982	105.847	105.768	3.375	105.692	105.557	105.478	3.250	105.519	105.386	105.297	3.125	105.078	104.953	104.838	3.000	104.736	104.611	104.496	2.875	104.289	104.164	104.048	2.750	103.760	103.638	103.525	2.625	102.468	102.359	102.251	2.500	102.026	101.917	101.808	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840
3.750	105.210	105.106	104.964	3.750	104.960	104.856	104.714	3.750	106.006	105.866	105.857	3.625	106.631	106.496	106.417	3.500	105.982	105.847	105.768	3.375	105.692	105.557	105.478	3.250	105.519	105.386	105.297	3.125	105.078	104.953	104.838	3.000	104.736	104.611	104.496	2.875	104.289	104.164	104.048	2.750	103.760	103.638	103.525	2.625	102.468	102.359	102.251	2.500	102.026	101.917	101.808	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840				
3.625	105.269	105.132	105.032	3.625	104.938	104.841	104.762	3.625	106.631	106.496	106.417	3.500	104.845	104.733	104.653	3.375	104.705	104.608	104.529	3.250	104.850	104.727	104.607	3.125	104.400	104.276	104.157	3.000	103.957	103.844	103.751	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840								
3.500	104.845	104.733	104.653	3.500	104.641	104.564	104.440	3.500	105.982	105.847	105.768	3.375	104.705	104.608	104.529	3.250	104.850	104.727	104.607	3.125	104.400	104.276	104.157	3.000	103.957	103.844	103.751	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840												
3.375	104.705	104.608	104.529	3.375	104.455	104.358	104.279	3.375	105.692	105.557	105.478	3.250	104.850	104.727	104.607	3.125	104.400	104.276	104.157	3.000	103.957	103.844	103.751	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																
3.250	104.850	104.727	104.607	3.250	104.795	104.672	104.552	3.250	105.519	105.386	105.297	3.125	104.400	104.276	104.157	3.000	103.957	103.844	103.751	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																				
3.125	104.400	104.276	104.157	3.125	104.292	104.169	104.049	3.125	105.078	104.953	104.838	3.000	103.957	103.844	103.751	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																								
3.000	103.957	103.844	103.751	3.000	103.964	103.841	103.721	3.000	104.736	104.611	104.496	2.875	103.614	103.502	103.409	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																												
2.875	103.614	103.502	103.409	2.875	103.486	103.363	103.243	2.875	104.289	104.164	104.048	2.750	103.476	103.373	103.278	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																																
2.750	103.476	103.373	103.278	2.750	103.754	103.652	103.556	2.750	103.760	103.638	103.525	2.625	102.458	102.355	102.260	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																																				
2.625	102.458	102.355	102.260	2.625	102.530	102.427	102.332	2.625	102.468	102.359	102.251	2.500	101.918	101.821	101.742	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																																								
2.500	101.918	101.821	101.742	2.500	102.120	102.017	101.922	2.500	102.026	101.917	101.808	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																																												
2.375	101.487	101.390	101.311	2.375	101.523	101.420	101.324	2.375	101.487	101.390	101.311	2.250	101.017	100.920	100.840																																																
2.250	101.017	100.920	100.840	2.250	100.882	100.779	100.684	2.250	101.017	100.920	100.840																																																				
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				4.375				4.375				4.375				3.875	99.014	98.901	98.808	3.750	98.920	98.807	98.714	3.625	101.194	101.097	101.017	3.500	99.518	99.421	99.342	3.375	99.061	98.965	98.885	3.250	98.622	98.526	98.446	3.125	99.961	99.864	99.785	3.000	98.599	98.502	98.423	2.875	97.990	97.893	97.814												
4.250				4.250				4.250				4.250				3.750	98.920	98.807	98.714	3.625	101.194	101.097	101.017	3.500	99.518	99.421	99.342	3.375	99.061	98.965	98.885	3.250	98.622	98.526	98.446	3.125	99.961	99.864	99.785	3.000	98.599	98.502	98.423	2.875	97.990	97.893	97.814																
4.125	103.640	103.618	103.596	4.125				4.125				4.125				3.625	101.194	101.097	101.017	3.500	99.518	99.421	99.342	3.375	99.061	98.965	98.885	3.250	98.622	98.526	98.446	3.125	99.961	99.864	99.785	3.000	98.599	98.502	98.423	2.875	97.990	97.893	97.814																				
4.000	103.387	103.364	103.343	4.000	103.137	103.114	103.093	4.000	103.137	103.114	103.093	3.875	103.108	103.085	103.064	3.750	104.429	104.379	104.252	3.625	104.153	104.103	103.976	3.500	104.000	103.877	103.847	3.375	103.574	103.524	103.420	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713												
3.875	103.108	103.085	103.064	3.875	102.858	102.835	102.814	3.875	102.858	102.835	102.814	3.750	104.429	104.379	104.252	3.625	104.153	104.103	103.976	3.500	104.000	103.877	103.847	3.375	103.574	103.524	103.420	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																
3.750	104.429	104.379	104.252	3.750	104.179	104.129	104.002	3.750	104.179	104.129	104.002	3.625	104.153	104.103	103.976	3.500	104.000	103.877	103.847	3.375	103.574	103.524	103.420	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																				
3.625	104.153	104.103	103.976	3.625	104.005	103.882	103.852	3.625	104.005	103.882	103.852	3.500	103.951	103.828	103.798	3.375	103.574	103.524	103.420	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																								
3.500	104.000	103.877	103.847	3.500	103.951	103.828	103.798	3.500	103.951	103.828	103.798	3.375	103.574	103.524	103.420	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																												
3.375	103.574	103.524	103.420	3.375	103.628	103.504	103.474	3.375	103.628	103.504	103.474	3.250	103.817	103.755	103.612	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																																
3.250	103.817	103.755	103.612	3.250	103.567	103.505	103.362	3.250	103.567	103.505	103.362	3.125	103.806	103.696	103.647	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																																				
3.125	103.806	103.696	103.647	3.125	103.547	103.437	103.388	3.125	103.547	103.437	103.388	3.000	103.345	103.235	103.186	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																																								
3.000	103.345	103.235	103.186	3.000	103.202	103.092	103.043	3.000	103.202	103.092	103.043	2.875	102.876	102.814	102.690	2.750	102.872	102.761	102.713																																												
2.875	102.876	102.814	102.690	2.875	102.834	102.724	102.676	2.875	102.834	102.724	102.676	2.750	102.872	102.761	102.713																																																
2.750	102.872	102.761	102.713																																																												



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

Effective Time:
 12/22/2021 7:57:03 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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 NMLS # 133519

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 12/22/2021 7:57:03 AM

Government STRETCH																							
GSFFX30				GSFFX25				FHA 30 Yr Fixed				GSVFX30				GSVFX25				VA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	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
4.250	104.237	104.103	103.969	4.250	103.987	103.987	103.940	4.250	103.987	103.987	103.940	4.250	103.987	103.987	103.940	4.250	103.987	103.987	103.940	4.250	103.987	103.987	103.940
4.125	103.997	103.863	103.729	4.125	103.747	103.747	103.653	4.125	103.747	103.747	103.653	4.125	103.747	103.747	103.653	4.125	103.747	103.747	103.653	4.125	103.747	103.747	103.653
4.000	103.788	103.654	103.520	4.000	103.538	103.538	103.444	4.000	103.538	103.538	103.444	4.000	103.538	103.538	103.444	4.000	103.538	103.538	103.444	4.000	103.538	103.538	103.444
3.875	103.613	103.479	103.345	3.875	103.363	103.363	103.269	3.875	103.363	103.363	103.269	3.875	103.363	103.363	103.269	3.875	103.363	103.363	103.269	3.875	103.363	103.363	103.269
3.750	103.538	103.404	103.270	3.750	103.288	103.288	103.116	3.750	103.288	103.288	103.116	3.750	103.288	103.288	103.116	3.750	103.288	103.288	103.116	3.750	103.288	103.288	103.116
3.625	103.474	103.340	103.206	3.625	103.224	103.224	103.052	3.625	103.224	103.224	103.052	3.625	103.224	103.224	103.052	3.625	103.224	103.224	103.052	3.625	103.224	103.224	103.052
3.500	103.210	103.076	102.942	3.500	102.960	102.960	102.788	3.500	102.960	102.960	102.788	3.500	102.960	102.960	102.788	3.500	102.960	102.960	102.788	3.500	102.960	102.960	102.788
3.375	102.899	102.765	102.631	3.375	102.649	102.649	102.477	3.375	102.649	102.649	102.477	3.375	102.649	102.649	102.477	3.375	102.649	102.649	102.477	3.375	102.649	102.649	102.477
3.250	102.840	102.706	102.572	3.250	102.590	102.590	102.371	3.250	102.590	102.590	102.371	3.250	102.590	102.590	102.371	3.250	102.590	102.590	102.371	3.250	102.590	102.590	102.371
3.125	102.731	102.597	102.463	3.125	102.481	102.481	102.262	3.125	102.481	102.481	102.262	3.125	102.481	102.481	102.262	3.125	102.481	102.481	102.262	3.125	102.481	102.481	102.262
3.000	102.347	102.213	102.079	3.000	102.097	102.097	101.878	3.000	102.097	102.097	101.878	3.000	102.097	102.097	101.878	3.000	102.097	102.097	101.878	3.000	102.097	102.097	101.878
2.875	101.962	101.828	101.694	2.875	101.712	101.712	101.493	2.875	101.712	101.712	101.493	2.875	101.712	101.712	101.493	2.875	101.712	101.712	101.493	2.875	101.712	101.712	101.493
2.750	101.523	101.389	101.255	2.750	101.273	101.273	101.054	2.750	101.273	101.273	101.054	2.750	101.273	101.273	101.054	2.750	101.273	101.273	101.054	2.750	101.273	101.273	101.054
2.625	101.417	101.283	101.149	2.625	101.167	101.167	100.980	2.625	101.167	101.167	100.980	2.625	101.167	101.167	100.980	2.625	101.167	101.167	100.980	2.625	101.167	101.167	100.980
2.500	100.980	100.846	100.712	2.500	100.730	100.730	100.542	2.500	100.730	100.730	100.542	2.500	100.730	100.730	100.542	2.500	100.730	100.730	100.542	2.500	100.730	100.730	100.542
2.375	100.533	100.400	100.266	2.375	100.283	100.283	100.096	2.375	100.283	100.283	100.096	2.375	100.283	100.283	100.096	2.375	100.283	100.283	100.096	2.375	100.283	100.283	100.096
2.250	100.065	99.931	99.797	2.250	99.815	99.815	99.627	2.250	99.815	99.815	99.627	2.250	99.815	99.815	99.627	2.250	99.815	99.815	99.627	2.250	99.815	99.815	99.627
GSFFX15				FHA 15 Yr Fixed				GSVFX15				VA 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								
3.500	104.089	104.089	103.933	3.500	103.839	103.839	103.683	3.500	103.839	103.839	103.683	3.500	103.839	103.839	103.683	3.500	103.839	103.839	103.683	3.500	103.839	103.839	103.683
3.375	103.775	103.775	103.619	3.375	103.525	103.525	103.369	3.375	103.525	103.525	103.369	3.375	103.525	103.525	103.369	3.375	103.525	103.525	103.369	3.375	103.525	103.525	103.369
3.250	104.404	104.404	104.295	3.250	104.154	104.154	104.045	3.250	104.154	104.154	104.045	3.250	104.154	104.154	104.045	3.250	104.154	104.154	104.045	3.250	104.154	104.154	104.045
3.125	103.848	103.848	103.738	3.125	103.598	103.598	103.488	3.125	103.598	103.598	103.488	3.125	103.598	103.598	103.488	3.125	103.598	103.598	103.488	3.125	103.598	103.598	103.488
3.000	103.491	103.491	103.381	3.000	103.241	103.241	103.131	3.000	103.241	103.241	103.131	3.000	103.241	103.241	103.131	3.000	103.241	103.241	103.131	3.000	103.241	103.241	103.131
2.875	103.126	103.126	103.016	2.875	102.876	102.876	102.766	2.875	102.876	102.876	102.766	2.875	102.876	102.876	102.766	2.875	102.876	102.876	102.766	2.875	102.876	102.876	102.766
2.750	102.749	102.749	102.639	2.750	102.499	102.499	102.389	2.750	102.499	102.499	102.389	2.750	102.499	102.499	102.389	2.750	102.499	102.499	102.389	2.750	102.499	102.499	102.389
2.625	102.634	102.634	102.446	2.625	102.384	102.384	102.196	2.625	102.384	102.384	102.196	2.625	102.384	102.384	102.196	2.625	102.384	102.384	102.196	2.625	102.384	102.384	102.196
2.500	102.258	102.258	102.070	2.500	102.008	102.008	101.820	2.500	102.008	102.008	101.820	2.500	102.008	102.008	101.820	2.500	102.008	102.008	101.820	2.500	102.008	102.008	101.820
2.375	101.881	101.881	101.694	2.375	101.631	101.631	101.444	2.375	101.631	101.631	101.444	2.375	101.631	101.631	101.444	2.375	101.631	101.631	101.444	2.375	101.631	101.631	101.444
2.250	101.500	101.500	101.313	2.250	101.250	101.250	101.063	2.250	101.250	101.250	101.063	2.250	101.250	101.250	101.063	2.250	101.250	101.250	101.063	2.250	101.250	101.250	101.063
2.125				2.125				2.125				2.125				2.125				2.125			
2.000				2.000				2.000				2.000				2.000				2.000			
1.875				1.875				1.875				1.875				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.500				4.500				4.500				4.500				4.500				4.500			
4.375				4.375				4.375				4.375				4.375				4.375			
4.250				4.250				4.250				4.250				4.250				4.250			
4.125	101.014	100.974	100.941	4.125	100.764	100.724	100.691	4.125	100.764	100.724	100.691	4.125	100.764	100.724	100.691	4.125	100.764	100.724	100.691	4.125	100.764	100.724	100.691
4.000	101.388	101.347	101.314	4.000	101.138	101.097	101.064	4.000	101.138	101.097	101.064	4.000	101.138	101.097	101.064	4.000	101.138	101.097	101.064	4.000	101.138	101.097	101.064
3.875	101.633	101.570	101.427	3.875	101.383	101.320	101.177	3.875	101.383	101.320	101.177	3.875	101.383	101.320	101.177	3.875	101.383	101.320	101.177	3.875	101.383	101.320	101.177
3.750	102.885	102.781	102.599	3.750	102.635	102.531	102.349	3.750	102.635	102.531	102.349	3.750	102.635	102.531	102.349	3.750	102.635	102.531	102.349	3.750	102.635	102.531	102.349
3.625	102.637	102.540	102.461	3.625	102.387	102.290	102.211	3.625	102.387	102.290	102.211	3.625	102.387	102.290	102.211	3.625	102.387	102.290	102.211	3.625	102.387	102.290	102.211
3.500	102.448	102.352	102.272	3.500	102.198	102.102	102.022	3.500	102.198	102.102	102.022	3.500	102.198	102.102	102.022	3.500	102.198	102.102	102.022	3.500	102.198	102.102	102.022
3.375	102.094	101.997	101.918	3.375	101.844	101.747	101.668	3.375	101.844	101.747	101.668	3.375	101.844	101.747	101.668	3.375	101.844	101.747	101.668	3.375	101.844	101.747	101.668
3.250	102.554	102.458	102.378	3.250	102.304	102.208	102.128	3.250	102.304	102.208	102.128	3.250	102.304	102.208	102.128	3.250	102.304	102.208	102.128	3.250	102.304	102.208	102.128
3.125	102.234	102.122	102.029	3.125	101.984	101.872	101.779	3.125	101.984	101.872	101.779	3.125	101.984	101.872	101.779	3.125	101.984	101.872	101.779	3.125	101.984	101.872	101.779
3.000	101.871	101.758	101.665	3.000	101.621	101.508	101.415	3.000	101.621	101.508	101.415	3.000	101.621	101.508	101.415	3.000	101.621	101.508	101.415	3.000	101		



Effective Time:
12/22/2021 7:57:03 AM

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

Conventional												
CAMFX30 CAMFX25 Clarity Conforming 30 Yr Fixed				CAMFX20 Clarity Conforming 20 Yr Fixed				CAMFX15 Clarity Conforming 15 Yr Fixed				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.139	105.096	104.929	4.250	105.675	105.640	105.529	3.750	105.022	104.880	104.772	
4.000	104.633	104.555	104.471	4.125	105.948	105.860	105.700	3.625	104.758	104.616	104.508	
3.875	104.467	104.365	104.272	4.000	105.433	105.344	105.184	3.500	105.035	104.925	104.859	
3.750	104.338	104.236	104.142	3.875	104.997	104.906	104.777	3.375	104.685	104.574	104.509	
3.625	104.003	103.870	103.761	3.750	104.601	104.503	104.331	3.250	104.286	104.176	104.110	
3.500	103.634	103.502	103.392	3.625	104.571	104.425	104.220	3.125	103.916	103.807	103.738	
3.375	103.243	103.110	103.001	3.500	104.236	104.090	103.886	3.000	103.800	103.710	103.603	
3.250	102.777	102.644	102.534	3.375	103.850	103.704	103.499	2.875	103.571	103.456	103.362	
3.125	102.155	102.038	101.944	3.250	103.385	103.239	103.035	2.750	103.089	102.985	102.884	
3.000	101.662	101.551	101.458	3.125	102.921	102.801	102.619	2.625	102.696	102.581	102.487	
2.875	101.165	101.054	100.961	3.000	102.517	102.397	102.215	2.500	102.338	102.224	102.130	
2.750	100.538	100.428	100.334	2.875	102.061	101.941	101.759	2.375	101.779	101.689	101.611	
2.625	99.479	99.368	99.275	2.750	101.500	101.380	101.198	2.250	101.297	101.207	101.129	
2.500	98.598	98.487	98.394	2.625	100.854	100.734	100.552	2.125	100.775	100.685	100.607	
2.375	97.814	97.713	97.609	2.500	100.126	100.010	99.822	2.000	100.243	100.152	100.074	
2.250	97.061	96.945	96.825	2.375	99.594	99.478	99.290	1.990	100.160	100.069	99.991	
				2.250	98.936	98.820	98.632	1.875	99.421	99.334	99.252	

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	106.122	106.073	105.945	4.250	104.069	103.982	103.840	3.875	104.033	103.983	103.856
3.750	105.767	105.718	105.590	4.125	103.890	103.838	103.738	3.750	103.812	103.762	103.635
3.625	105.289	105.239	105.111	4.000	103.565	103.513	103.413	3.625	103.505	103.455	103.327
3.500	104.872	104.822	104.695	3.875	104.441	104.360	104.241	3.500	103.753	103.691	103.548
3.375	104.640	104.579	104.436	3.750	104.062	103.986	103.860	3.375	103.552	103.491	103.347
3.250	104.308	104.247	104.104	3.625	103.764	103.595	103.439	3.250	103.273	103.212	103.069
3.125	103.829	103.768	103.625	3.500	103.267	103.101	103.016	3.125	102.924	102.863	102.720
3.000	103.585	103.477	103.389	3.375	102.951	102.783	102.627	3.000	103.225	103.111	102.891
2.875	103.498	103.384	103.278	3.250	102.481	102.313	102.156	2.875	102.936	102.822	102.602
2.750	103.155	103.041	102.936	3.125	101.857	101.688	101.532	2.750	102.587	102.472	102.253
2.625	102.738	102.623	102.518	3.000	101.501	101.354	101.214	2.625	102.189	102.075	101.855
2.500	102.330	102.216	102.111	2.875	101.088	100.941	100.801	2.500	101.839	101.739	101.573
2.375	101.897	101.810	101.729	2.750	100.385	100.239	100.098	2.375	101.470	101.370	101.204
2.250	101.515	101.428	101.347	2.625	99.450	99.304	99.219	2.250	101.055	100.954	100.789
2.125	101.091	101.004	100.923	2.500	98.685	98.538	98.398				
2.000	100.633	100.545	100.464	2.375	97.798	97.660	97.448				
1.875	100.089	100.002	99.921	2.250	97.034	96.897	96.684				

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:
12/22/2021 7:57:03 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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																																
4.125	105.139	105.096	104.929	4.250	105.675	105.640	105.529	3.750	105.022	104.880	104.772	4.125	105.948	105.860	105.700	3.625	104.758	104.616	104.508	4.000	104.633	104.555	104.471	4.000	105.433	105.344	105.184	3.500	105.035	104.925	104.859	3.750	104.338	104.236	104.142	3.875	104.997	104.906	104.777	3.375	104.685	104.574	104.509	3.625	104.003	103.870	103.761	3.750	104.601	104.503	104.331	3.250	104.286	104.176	104.110	3.500	103.634	103.502	103.392	3.625	104.571	104.425	104.220	3.125	103.916	103.807	103.738	3.375	103.243	103.110	103.001	3.500	104.236	104.090	103.886	3.000	103.800	103.710	103.603	3.250	102.777	102.644	102.534	3.375	103.850	103.704	103.499	2.875	103.571	103.456	103.362	3.125	102.155	102.038	101.944	3.250	103.385	103.239	103.035	2.750	103.089	102.985	102.884	3.000	101.662	101.551	101.458	3.125	102.921	102.801	102.619	2.625	102.696	102.581	102.487	2.900	101.612	101.501	101.408	3.000	102.517	102.397	102.215	2.500	102.338	102.224	102.130	2.875	101.165	101.054	100.961	2.875	102.061	101.941	101.759	2.375	101.779	101.689	101.611	2.750	100.538	100.428	100.334	2.750	101.500	101.380	101.198	2.250	101.297	101.207	101.129	2.625	99.479	99.368	99.275	2.625	100.854	100.734	100.552	2.125	100.775	100.685	100.607	2.500	98.598	98.487	98.394	2.500	100.126	100.010	99.822	2.000	100.243	100.152	100.074	2.375	97.814	97.713	97.609	2.375	99.594	99.478	99.290	1.900	100.160	100.069	99.991	2.250	97.061	96.945	96.825	2.250	98.936	98.820	98.632	1.875	99.421	99.334	99.252

FHLMC Codes																																																																																																																																																																							
AMFX30				AMFX25				AMFX20				AMFX15																																																																																																																																																											
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	106.122	106.073	105.945	4.250	103.944	103.857	103.715	3.875	103.908	103.838	103.731	3.750	105.767	105.718	105.590	3.625	105.289	105.239	105.111	4.000	103.440	103.388	103.288	3.625	104.872	104.822	104.695	3.875	104.316	104.235	104.116	3.750	103.937	103.861	103.735	3.375	103.427	103.366	103.222	3.250	104.308	104.247	104.104	3.625	103.639	103.470	103.314	3.250	103.829	103.768	103.625	3.500	103.142	102.976	102.891	3.125	102.799	102.738	102.595	3.000	103.585	103.477	103.389	3.375	102.826	102.658	102.502	3.000	103.100	102.986	102.766	2.875	103.498	103.384	103.278	3.250	102.356	102.188	102.031	2.875	102.811	102.697	102.477	2.750	103.155	103.041	102.936	3.125	101.732	101.563	101.407	2.750	102.462	102.347	102.128	2.625	102.738	102.623	102.518	3.000	101.376	101.229	101.089	2.625	102.064	101.950	101.730	2.500	102.330	102.216	102.111	2.875	100.963	100.816	100.676	2.500	101.714	101.614	101.448	2.375	101.897	101.810	101.729	2.750	100.260	100.114	99.973	2.375	101.345	101.245	101.079	2.250	101.515	101.428	101.347	2.625	99.325	99.179	99.094	2.250	100.930	100.829	100.664	2.125	101.091	101.004	100.923	2.500	98.560	98.413	98.273	2.000	100.633	100.545	100.464	2.375	97.673	97.535	97.323	1.875	100.089	100.002	99.921	2.250	96.909	96.772	96.559

LTV / FICO Adjusters: All Products w/Terms > 15 years only												
LTV	≤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	-2.250	-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)												
LTV	≤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												
	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	-0.530	-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	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A				
	90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A				
	85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A				
	85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A				
≥ 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230				
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190				
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120				
	85% LTV and under	0.030	0.030	0.030	0.030	0.040	0.040	0.040				

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

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



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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	105.157	105.119	104.948	4.250	102.488	102.419	102.160		
4.125	104.779	104.741	104.569	4.125	102.586	102.552	102.451		
4.000	104.262	104.223	104.071	4.000	103.885	103.795	103.686		
3.875	103.849	103.770	103.689	3.875	103.475	103.387	103.275		
3.750	103.427	103.358	103.227	3.750	103.058	102.974	102.857		
3.625	103.134	102.986	102.890	3.625	102.648	102.479	102.405		
3.500	102.714	102.540	102.479	3.500	102.283	102.115	102.040		
3.375	102.206	102.044	101.971	3.375	101.871	101.717	101.628		
3.250	101.682	101.523	101.449	3.250	101.391	101.242	101.158		
3.125	101.142	101.021	100.941	3.125	100.691	100.549	100.491		
3.000	100.660	100.539	100.460	3.000	100.376	100.253	100.178		
2.875	100.110	99.989	99.909	2.875	99.878	99.752	99.682		
2.750	99.456	99.336	99.255	2.750	99.217	99.087	99.021		
2.625	98.653	98.532	98.451	2.625	98.411	98.278	98.209		
2.500	97.905	97.781	97.716	2.500	97.583	97.454	97.380		

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	105.157	105.119	104.948	4.250	102.533	102.479	102.204				
4.125	104.779	104.741	104.569	4.125	102.586	102.552	102.451				
4.000	104.262	104.223	104.071	4.000	103.291	103.234	103.132				
3.875	103.849	103.770	103.689	3.875	103.012	102.951	102.854				
3.750	103.427	103.358	103.227	3.750	102.668	102.604	102.511				
3.625	103.134	102.986	102.890	3.625	102.260	102.191	102.103				
3.500	102.714	102.540	102.479	3.500	102.252	102.110	102.016				
3.375	102.206	102.044	101.971	3.375	101.862	101.717	101.628				
3.250	101.682	101.523	101.449	3.250	101.391	101.242	101.158				
3.125	101.142	101.021	100.941	3.125	100.659	100.507	100.427				
3.000	100.660	100.539	100.460	3.000	100.376	100.253	100.178				
2.875	100.110	99.989	99.909	2.875	99.878	99.752	99.682				
2.750	99.456	99.336	99.255	2.750	99.217	99.087	99.021				
2.625	98.653	98.532	98.451	2.625	97.810	97.683	97.562				
2.500	97.905	97.781	97.716	2.500	96.762	96.634	96.513				

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



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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