



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Thursday, December 23, 2021

Rate Sheet # 1

8:46 AM

#### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

#### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[meMortgage accepts transferred appraisals.](#)

#### TABLE OF CONTENTS

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

#### Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

#### EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

#### APPROVED STATES

AL, AR, AZ, CA, CO, CT, DE, DC, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, MS, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV

#### LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns  
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

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



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

Effective Time:  
 12/23/2021 7:45:18 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	104.826	104.763	3.875	104.386	104.370	104.228	3.875	105.911	105.792	105.817	3.750	105.233	105.146	104.964	3.750	105.965	105.846	105.871	3.625	105.239	105.129	105.033	3.625	106.642	106.531	106.462	3.625	106.642	106.531	106.462
3.500	104.816	104.706	104.610	3.500	104.549	104.488	104.360	3.500	105.992	105.881	105.813	3.500	104.816	104.706	104.610	3.500	105.992	105.881	105.813	3.500	104.816	104.706	104.610	3.500	105.992	105.881	105.813	3.500	105.992	105.881	105.813
3.375	104.621	104.548	104.475	3.375	104.371	104.298	104.225	3.375	105.702	105.590	105.522	3.375	104.621	104.548	104.475	3.375	105.702	105.590	105.522	3.375	104.621	104.548	104.475	3.375	105.702	105.590	105.522	3.375	105.702	105.590	105.522
3.250	104.845	104.749	104.644	3.250	104.779	104.683	104.578	3.250	105.535	105.427	105.348	3.250	104.845	104.749	104.644	3.250	105.535	105.427	105.348	3.250	104.845	104.749	104.644	3.250	105.535	105.427	105.348	3.250	105.535	105.427	105.348
3.125	104.399	104.303	104.198	3.125	104.283	104.187	104.082	3.125	105.124	105.023	104.905	3.125	104.399	104.303	104.198	3.125	105.124	105.023	104.905	3.125	104.399	104.303	104.198	3.125	105.124	105.023	104.905	3.125	105.124	105.023	104.905
3.000	103.906	103.811	103.706	3.000	103.960	103.864	103.759	3.000	104.781	104.681	104.563	3.000	103.906	103.811	103.706	3.000	104.781	104.681	104.563	3.000	103.906	103.811	103.706	3.000	104.781	104.681	104.563	3.000	104.781	104.681	104.563
2.875	103.552	103.452	103.353	2.875	103.485	103.390	103.285	2.875	104.333	104.233	104.115	2.875	103.552	103.452	103.353	2.875	104.333	104.233	104.115	2.875	103.552	103.452	103.353	2.875	104.333	104.233	104.115	2.875	104.333	104.233	104.115
2.750	103.519	103.438	103.342	2.750	103.791	103.711	103.615	2.750	103.815	103.718	103.604	2.750	103.519	103.438	103.342	2.750	103.815	103.718	103.604	2.750	103.519	103.438	103.342	2.750	103.815	103.718	103.604	2.750	103.815	103.718	103.604
2.625	102.502	102.422	102.326	2.625	102.572	102.491	102.395	2.625	102.564	102.479	102.384	2.625	102.502	102.422	102.326	2.625	102.564	102.479	102.384	2.625	102.502	102.422	102.326	2.625	102.564	102.479	102.384	2.625	102.564	102.479	102.384
2.500	101.944	101.863	101.767	2.500	102.163	102.083	101.987	2.500	102.120	102.036	101.941	2.500	101.944	101.863	101.767	2.500	102.120	102.036	101.941	2.500	101.944	101.863	101.767	2.500	102.120	102.036	101.941	2.500	102.120	102.036	101.941
2.375	101.423	101.343	101.264	2.375	101.567	101.487	101.391	2.375	101.451	101.367	101.271	2.375	101.423	101.343	101.264	2.375	101.451	101.367	101.271	2.375	101.423	101.343	101.264	2.375	101.451	101.367	101.271	2.375	101.451	101.367	101.271
2.250	100.953	100.873	100.794	2.250	100.927	100.847	100.751	2.250	100.953	100.873	100.794	2.250	100.953	100.873	100.794	2.250	100.953	100.873	100.794	2.250	100.953	100.873	100.794	2.250	100.953	100.873	100.794	2.250	100.953	100.873	100.794

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GVAL05				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.375				4.375				4.375				3.875	98.994	98.901	98.808	3.875	98.994	98.901	98.808	3.875	98.994	98.901	98.808	3.750	98.900	98.807	98.714	3.750	98.900	98.807	98.714
4.250				4.250				4.250				3.625	101.177	101.097	101.017	3.625	101.177	101.097	101.017	3.625	101.177	101.097	101.017	3.500	99.501	99.421	99.342	3.500	99.501	99.421	99.342
4.125	103.615	103.624	103.609	4.125				4.125				3.500	99.501	99.421	99.342	3.500	99.501	99.421	99.342	3.500	99.501	99.421	99.342	3.375	99.044	98.965	98.885	3.375	99.044	98.965	98.885
4.000	103.362	103.370	103.355	4.000	103.112	103.120	103.105	4.000	103.112	103.120	103.105	3.375	99.044	98.965	98.885	3.375	99.044	98.965	98.885	3.375	99.044	98.965	98.885	3.250	98.605	98.526	98.446	3.250	98.605	98.526	98.446
3.875	103.083	103.092	103.076	3.875	102.833	102.842	102.826	3.875	102.833	102.842	102.826	3.250	98.605	98.526	98.446	3.250	98.605	98.526	98.446	3.250	98.605	98.526	98.446	3.125	99.944	99.864	99.785	3.125	99.944	99.864	99.785
3.750	104.178	104.193	104.186	3.750	103.928	103.943	103.936	3.750	103.928	103.943	103.936	3.125	99.944	99.864	99.785	3.125	99.944	99.864	99.785	3.125	99.944	99.864	99.785	3.000	98.582	98.502	98.423	3.000	98.582	98.502	98.423
3.625	104.024	103.926	103.964	3.625	103.902	103.804	103.841	3.625	103.902	103.804	103.841	3.000	98.582	98.502	98.423	3.000	98.582	98.502	98.423	3.000	98.582	98.502	98.423	2.875	97.973	97.893	97.814	2.875	97.973	97.893	97.814
3.500	103.897	103.798	103.836	3.500	103.848	103.750	103.788	3.500	103.848	103.750	103.788	2.875	97.973	97.893	97.814	2.875	97.973	97.893	97.814	2.875	97.973	97.893	97.814	2.750				2.750			
3.375	103.470	103.372	103.409	3.375	103.525	103.427	103.464	3.375	103.525	103.427	103.464	2.750				2.750				2.750				2.625				2.625			
3.250	103.829	103.775	103.627	3.250	103.579	103.525	103.377	3.250	103.579	103.525	103.377	2.625				2.625				2.625				2.500				2.500			
3.125	103.813	103.724	103.681	3.125	103.555	103.466	103.423	3.125	103.555	103.466	103.423	2.500				2.500				2.500				2.400				2.400			
3.000	103.353	103.264	103.221	3.000	103.210	103.121	103.078	3.000	103.210	103.121	103.078	2.400				2.400				2.400				2.300				2.300			
2.875	102.887	102.833	102.707	2.875	102.843	102.754	102.711	2.875	102.843	102.754	102.711	2.300				2.300				2.300				2.200				2.200			
2.750	102.908	102.807	102.749	2.750	102.879	102.790	102.747	2.750	102.879	102.790	102.747	2.200				2.200				2.200				2.100				2.100			

GVAL05				VA 5/1 ARM				GVAL03				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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
3.875	98.744	98.651	98.558	3.125	97.506	97.400	97.294	3.125	97.256	97.150	97.044	3.125	97.256	97.150	97.044	3.000	96.435	96.329	96.223	3.000	96.435	96.329	96.223	2.875	95.752	95.646	95.540	2.875	95.752	95.646	95.540
3.750	98.650	98.557	98.464	3.000	96.685	96.579	96.473	3.000	96.435	96.329	96.223	2.875	95.752	95.646	95.540	2.875	95.752	95.646	95.540	2.875	95.752	95.646	95.540	2.750	95.304	95.198	95.092	2.750	95.304	95.198	95.092
3.625	100.927	100.847	100.767	2.875	96.002	95.896	95.790	2.875	95.752	95.646	95.540	2.750	95.304	95.198	95.092	2.750	95.304	95.198	95.092	2.750	95.304	95.198	95.092	2.625	96.612	96.506	96.400	2.625	96.612	96.506	96.400
3.500	99.251	99.171	99.092	2.750	95.554	95.448	95.342	2.750	95.304	95.198	95.092	2.625	96.612	96.506	96.400	2.625	96.612	96.506	96.400	2.625	96.612	96.506	96.400	2.500	95.766	95.660	95.553	2.500	95.766	95.660	95.553
3.375	98.794	98.715	98.635	2.625	96.862	96.756	96.650	2.625	95.612	95.506	95.400	2.500	95.766	95.660	95.553	2.500	95.766	95.660	95.553	2.500	95.766	95.660	95.553	2.400	95.072	94.966	94.860	2.400	95.072	94.966	94.860
3.250	98.355	98.276	98.196	2.500	96.016	95.910	95.803	2.500	95.766	95.660	95.553	2.400	95.072	94.966	94.860	2.400	95.072	94.966	94.860	2.400	95.072	94.966	94.860	2.300	94.639	94.533	94.427	2.300	94.639	94.533	94.427
3.125	99.694	99.614	99.535	2.375	95.322	95.216	95.110	2.375	95.072	94.966	94.860	2.300	94.639	94.533	94.427	2.300	94.639	94.533	94.427	2.300	94.639	94.533	94.427	2.250	94.639	94.533	94.427	2.250	94.639	94.533	94.427



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

Effective Time:  
 12/23/2021 7:45:18 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		

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.**



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

Effective Time:  
 12/23/2021 7:45:18 AM

Government STRETCH							
GSFFX30	GSFFX25	FHA 30 Yr Fixed		GSVFX30	GSVFX25	VA 30 Yr Fixed	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	104.190	104.056	103.922	4.250	103.940	103.940	103.862
4.125	103.731	103.598	103.464	4.125	103.481	103.481	103.278
4.000	103.523	103.389	103.255	4.000	103.273	103.273	103.069
3.875	103.347	103.214	103.080	3.875	103.097	103.097	102.894
3.750	103.538	103.404	103.270	3.750	103.288	103.288	103.101
3.625	103.474	103.340	103.206	3.625	103.224	103.224	103.036
3.500	103.210	103.076	102.942	3.500	102.960	102.960	102.773
3.375	102.899	102.765	102.631	3.375	102.649	102.649	102.461
3.250	102.887	102.753	102.619	3.250	102.637	102.637	102.450
3.125	102.778	102.644	102.510	3.125	102.528	102.528	102.340
3.000	102.393	102.260	102.126	3.000	102.143	102.143	101.956
2.875	102.009	101.875	101.741	2.875	101.759	101.759	101.571
2.750	101.570	101.436	101.302	2.750	101.320	101.320	101.132
2.625	101.401	101.268	101.134	2.625	101.151	101.151	100.980
2.500	100.964	100.830	100.696	2.500	100.714	100.714	100.542
2.375	100.518	100.384	100.250	2.375	100.268	100.268	100.096
2.250	100.049	99.915	99.781	2.250	99.799	99.799	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
3.500	104.214	104.214	104.152	3.500	103.964	103.964	103.902
3.375	103.900	103.900	103.837	3.375	103.650	103.650	103.587
3.250	104.389	104.389	104.279	3.250	104.139	104.139	104.029
3.125	103.832	103.832	103.723	3.125	103.582	103.582	103.473
3.000	103.475	103.475	103.366	3.000	103.225	103.225	103.116
2.875	103.110	103.110	103.001	2.875	102.860	102.860	102.751
2.750	102.733	102.733	102.624	2.750	102.483	102.483	102.374
2.625	102.603	102.603	102.415	2.625	102.353	102.353	102.165
2.500	102.227	102.227	102.039	2.500	101.977	101.977	101.789
2.375	101.850	101.850	101.663	2.375	101.600	101.600	101.413
2.250	101.469	101.469	101.281	2.250	101.219	101.219	101.031
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	100.887	100.847	100.807	4.125	100.637	100.597	100.557
4.000	101.260	101.220	101.180	4.000	101.010	100.970	100.930
3.875	101.499	101.449	101.262	3.875	101.249	101.199	101.012
3.750	102.908	102.821	102.639	3.750	102.658	102.571	102.389
3.625	102.588	102.501	102.407	3.625	102.338	102.251	102.157
3.500	102.364	102.292	102.219	3.500	102.114	102.042	101.969
3.375	102.010	101.937	101.864	3.375	101.760	101.687	101.614
3.250	102.470	102.398	102.325	3.250	102.220	102.148	102.075
3.125	102.172	102.072	101.973	3.125	101.922	101.822	101.723
3.000	101.808	101.709	101.610	3.000	101.558	101.459	101.360
2.875	101.442	101.342	101.243	2.875	101.192	101.092	100.993
2.750	101.228	101.128	101.029	2.750	100.978	100.878	100.779

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

**Government Adjustment**

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

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

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

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

**GOVERNMENT LENDER FEE BUYOUT**

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

**STREAMLINE LENDER FEE BUYOUT**

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



Effective Time:  
12/23/2021 7:45:18 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	105.118	105.086	104.907	4.250	105.653	105.624	105.505	3.750	105.005	104.889	104.772
4.000	104.614	104.573	104.443	4.125	105.934	105.858	105.686	3.625	104.741	104.625	104.508
3.875	104.384	104.299	104.205	4.000	105.418	105.343	105.193	3.500	105.035	104.951	104.883
3.750	104.257	104.172	104.079	3.875	105.061	104.988	104.868	3.375	104.683	104.599	104.531
3.625	103.952	103.832	103.731	3.750	104.664	104.588	104.416	3.250	104.285	104.202	104.132
3.500	103.539	103.423	103.306	3.625	104.594	104.478	104.275	3.125	103.917	103.835	103.763
3.375	103.093	102.977	102.843	3.500	104.259	104.144	103.941	3.000	103.803	103.736	103.614
3.250	102.608	102.494	102.377	3.375	103.873	103.758	103.555	2.875	103.469	103.379	103.281
3.125	101.975	101.870	101.785	3.250	103.409	103.293	103.090	2.750	103.084	103.013	102.897
3.000	101.587	101.495	101.401	3.125	102.917	102.819	102.632	2.625	102.615	102.520	102.427
2.875	100.984	100.889	100.794	3.000	102.513	102.416	102.228	2.500	102.241	102.146	102.052
2.750	100.366	100.274	100.181	2.875	102.057	101.959	101.772	2.375	101.729	101.655	101.576
2.625	99.351	99.256	99.154	2.750	101.496	101.399	101.211	2.250	101.248	101.174	101.095
2.500	98.589	98.501	98.408	2.625	100.850	100.752	100.565	2.125	100.728	100.653	100.575
2.375	97.829	97.742	97.648	2.500	100.137	100.049	99.861	2.000	100.196	100.122	100.044
2.250	97.072	96.984	96.864	2.375	99.605	99.517	99.329	1.990	100.113	100.039	99.960
				2.250	98.947	98.859	98.671	1.875	99.404	99.332	99.262

  

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	105.871	105.887	105.880	4.250	104.054	103.981	103.853	3.875	103.782	103.797	103.790
3.750	105.517	105.532	105.525	4.125	103.959	103.922	103.829	3.750	103.561	103.576	103.569
3.625	105.038	105.053	105.046	4.000	103.634	103.597	103.504	3.625	103.254	103.269	103.262
3.500	104.828	104.775	104.629	3.875	104.430	104.389	104.265	3.500	103.764	103.710	103.563
3.375	104.652	104.598	104.450	3.750	104.055	104.018	103.887	3.375	103.564	103.510	103.362
3.250	104.320	104.266	104.119	3.625	103.663	103.538	103.458	3.250	103.285	103.231	103.084
3.125	103.841	103.787	103.640	3.500	103.295	103.171	103.090	3.125	102.936	102.882	102.734
3.000	103.585	103.506	103.404	3.375	102.876	102.754	102.670	3.000	103.261	103.160	102.972
2.875	103.505	103.410	103.317	3.250	102.395	102.275	102.188	2.875	102.972	102.871	102.684
2.750	103.164	103.069	102.975	3.125	101.767	101.651	101.564	2.750	102.623	102.522	102.334
2.625	102.746	102.651	102.558	3.000	101.313	101.198	101.131	2.625	102.225	102.124	101.937
2.500	102.339	102.244	102.151	2.875	100.900	100.774	100.635	2.500	101.854	101.774	101.602
2.375	101.880	101.808	101.737	2.750	100.200	100.076	100.005	2.375	101.485	101.405	101.233
2.250	101.498	101.426	101.356	2.625	99.469	99.359	99.284	2.250	101.070	100.989	100.817
2.125	101.075	101.003	100.932	2.500	98.552	98.429	98.278				
2.000	100.616	100.544	100.474	2.375	97.792	97.682	97.472				
1.875	100.073	100.001	99.931	2.250	97.028	96.919	96.708				

### CLARITY HIGHLIGHTS

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

#### Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
------------------------------	--------

The below adds also apply:

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

General Adjustments

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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





Effective Time:  
12/23/2021 7:45:18 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
4.125	105.118	105.086	104.907	4.250	105.653	105.624	105.505	3.750	105.005	104.889	104.772	3.625	104.741	104.625	104.508	3.500	105.035	104.951	104.883
4.000	104.614	104.573	104.443	4.125	105.934	105.858	105.686	3.625	104.741	104.625	104.508	3.500	105.035	104.951	104.883	3.375	104.683	104.599	104.531
3.875	104.384	104.299	104.205	4.000	105.418	105.343	105.193	3.500	105.035	104.951	104.883	3.375	104.683	104.599	104.531	3.250	104.285	104.202	104.132
3.750	104.257	104.172	104.079	3.875	105.061	104.988	104.868	3.375	104.683	104.599	104.531	3.250	104.285	104.202	104.132	3.125	103.917	103.835	103.763
3.625	103.952	103.832	103.731	3.750	104.664	104.588	104.416	3.250	104.285	104.202	104.132	3.125	103.917	103.835	103.763	3.000	103.803	103.736	103.614
3.500	103.539	103.423	103.306	3.625	104.594	104.478	104.275	3.125	103.917	103.835	103.763	3.000	103.803	103.736	103.614	2.875	103.469	103.379	103.281
3.375	103.093	102.977	102.843	3.500	104.259	104.144	103.941	3.000	103.803	103.736	103.614	2.875	103.469	103.379	103.281	2.750	103.084	103.013	102.897
3.250	102.608	102.494	102.377	3.375	103.873	103.758	103.555	2.875	103.469	103.379	103.281	2.750	103.084	103.013	102.897	2.625	102.615	102.520	102.427
3.125	101.975	101.870	101.785	3.250	103.409	103.293	103.090	2.750	103.084	103.013	102.897	2.625	102.615	102.520	102.427	2.500	102.241	102.146	102.052
3.000	101.587	101.495	101.401	3.125	102.917	102.819	102.632	2.625	102.615	102.520	102.427	2.500	102.241	102.146	102.052	2.375	101.729	101.655	101.576
2.990	101.510	101.417	101.324	3.000	102.513	102.416	102.228	2.500	102.241	102.146	102.052	2.375	101.729	101.655	101.576	2.250	101.248	101.174	101.095
2.875	100.984	100.889	100.794	2.875	102.057	101.959	101.772	2.375	101.729	101.655	101.576	2.250	101.248	101.174	101.095	2.125	100.728	100.653	100.575
2.750	100.366	100.274	100.181	2.750	101.496	101.399	101.211	2.250	101.248	101.174	101.095	2.125	100.728	100.653	100.575	2.000	100.196	100.122	100.044
2.625	99.351	99.256	99.154	2.625	100.850	100.752	100.565	2.125	100.728	100.653	100.575	2.000	100.196	100.122	100.044	1.990	100.113	100.039	99.960
2.500	98.589	98.501	98.408	2.500	100.137	100.049	99.861	2.000	100.196	100.122	100.044	1.990	100.113	100.039	99.960	1.875	99.404	99.332	99.262
2.375	97.829	97.742	97.648	2.375	99.605	99.517	99.329	1.990	100.113	100.039	99.960	1.875	99.404	99.332	99.262				
2.250	97.072	96.984	96.864	2.250	98.947	98.859	98.671	1.875	99.404	99.332	99.262								

AMFX10												AMFX30HB				AMFX15HB			
AMFX10		Conforming 10 Yr Fixed				AMFX30HB		Conforming 30 Yr Fixed HB				AMFX15HB		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	Rate	15 Day	30 Day	45 Day				
3.875	105.871	105.887	105.880	4.250	103.929	103.856	103.728	3.875	103.657	103.672	103.665	3.750	103.436	103.451	103.444				
3.750	105.517	105.532	105.525	4.125	103.834	103.797	103.704	3.750	103.436	103.451	103.444	3.625	103.129	103.144	103.137				
3.625	105.038	105.053	105.046	4.000	103.509	103.472	103.379	3.625	103.129	103.144	103.137	3.500	103.639	103.585	103.438				
3.500	104.828	104.775	104.629	3.875	103.205	104.264	104.140	3.500	103.639	103.585	103.438	3.375	103.439	103.385	103.237				
3.375	104.652	104.598	104.450	3.750	103.930	103.893	103.762	3.375	103.439	103.385	103.237	3.250	103.160	103.106	102.959				
3.250	104.320	104.266	104.119	3.625	103.538	103.413	103.333	3.250	103.160	103.106	102.959	3.125	102.811	102.757	102.609				
3.125	103.841	103.787	103.640	3.500	103.170	103.046	102.965	3.125	102.811	102.757	102.609	3.000	103.136	103.035	102.847				
3.000	103.585	103.506	103.404	3.375	102.751	102.629	102.545	3.000	103.136	103.035	102.847	2.875	102.847	102.746	102.559				
2.875	103.505	103.410	103.317	3.250	102.270	102.150	102.063	2.875	102.847	102.746	102.559	2.750	102.498	102.397	102.209				
2.750	103.164	103.069	102.975	3.125	101.642	101.526	101.439	2.750	102.498	102.397	102.209	2.625	102.100	101.999	101.812				
2.625	102.746	102.651	102.558	3.000	101.188	101.073	101.006	2.625	102.100	101.999	101.812	2.500	101.729	101.649	101.477				
2.500	102.339	102.244	102.151	2.875	100.775	100.649	100.510	2.500	101.729	101.649	101.477	2.375	101.360	101.280	101.108				
2.375	101.880	101.808	101.737	2.750	100.075	99.951	99.880	2.375	101.360	101.280	101.108	2.250	100.945	100.864	100.692				
2.250	101.498	101.426	101.356	2.625	99.344	99.234	99.159	2.250	100.945	100.864	100.692								
2.125	101.075	101.003	100.932	2.500	98.427	98.304	98.153												
2.000	100.616	100.544	100.474	2.375	97.667	97.557	97.347												
1.875	100.073	100.001	99.931	2.250	96.903	96.794	96.583												

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					
FNMA	FHLMC	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	-2.750	-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	-0.375	-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				
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							
Base LTV		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	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	-2.91			



Effective Time:  
12/23/2021 7:45:18 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	102.617	102.500	4.250	100.742	100.625			
4.125	102.492	102.375	4.125	100.492	100.375			
4.000	102.367	102.250	4.000	100.242	100.125			
3.875	101.992	101.875	3.875	99.867	99.750			
3.750	101.617	101.500	3.750	99.492	99.375			
3.625	101.367	101.250	3.625	98.992	98.875			
3.500	100.992	100.875	3.500	98.492	98.375			
3.375	100.617	100.500	3.375	97.742	97.625			
3.250	100.242	100.125	3.250	96.867	96.750			
3.125	99.867	99.750	3.125					
3.000	99.367	99.250	3.000					
2.875	98.742	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	96.867	96.750
4.125			4.125			4.125	96.617	96.500
4.000			4.000	98.492	98.375	4.000	96.367	96.250
3.875	98.492	98.375	3.875	98.492	98.375	3.875	96.117	96.000
3.750	98.492	98.375	3.750	98.367	98.250	3.750	95.742	95.625
3.625	98.367	98.250	3.625	98.242	98.125	3.625	95.367	95.250
3.500	98.242	98.125	3.500	98.117	98.000	3.500	94.867	94.750
3.375	98.117	98.000	3.375	97.867	97.750	3.375	94.367	94.250
3.250			3.250	97.617	97.500	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

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

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

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



Effective Time:  
12/23/2021 7:45:18 AM

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

**Fannie Mae HomeReady**

AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	105.136	105.107	104.924	4.250	102.461	102.413	102.135
4.125	104.760	104.732	104.547	4.125	102.558	102.521	102.417
4.000	104.245	104.218	104.051	4.000	103.871	103.824	103.710
3.875	103.834	103.803	103.664	3.875	103.461	103.415	103.299
3.750	103.423	103.392	103.253	3.750	103.048	103.005	102.883
3.625	103.178	103.062	102.968	3.625	102.682	102.551	102.481
3.500	102.711	102.595	102.500	3.500	102.315	102.184	102.114
3.375	102.233	102.118	102.023	3.375	101.906	101.777	101.704
3.250	101.714	101.599	101.504	3.250	101.393	101.267	101.189
3.125	101.185	101.078	100.999	3.125	100.726	100.603	100.549
3.000	100.703	100.595	100.517	3.000	100.325	100.219	100.153
2.875	100.157	100.050	99.971	2.875	99.853	99.745	99.683
2.750	99.504	99.398	99.318	2.750	99.217	99.105	99.049
2.625	98.703	98.596	98.516	2.625	98.456	98.342	98.274
2.500	97.953	97.841	97.779	2.500	97.632	97.521	97.448

**HomeReady Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

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

**HomeReady Cumulative LLPA Cap**

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

**Loan Amount Adjustments**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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





Effective Time:  
12/23/2021 7:45:18 AM

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

Freddie Mac Home Possible							
ARFX30HP	Home Possible 30 Yr Fixed			ARFX30HPSC	Home Possible 30 Yr Fixed Super Conforming		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	105.136	105.107	104.924	4.250	102.512	102.475	102.180
4.125	104.760	104.732	104.547	4.125	102.558	102.521	102.417
4.000	104.245	104.218	104.051	4.000	103.187	103.144	103.043
3.875	103.834	103.803	103.664	3.875	102.924	102.878	102.781
3.750	103.423	103.392	103.253	3.750	102.607	102.557	102.465
3.625	103.178	103.062	102.968	3.625	102.228	102.175	102.087
3.500	102.711	102.595	102.500	3.500	102.190	102.069	101.986
3.375	102.233	102.118	102.023	3.375	101.823	101.698	101.619
3.250	101.714	101.599	101.504	3.250	101.383	101.255	101.181
3.125	101.185	101.078	100.999	3.125	100.686	100.554	100.485
3.000	100.703	100.595	100.517	3.000	100.325	100.219	100.153
2.875	100.157	100.050	99.971	2.875	99.853	99.745	99.683
2.750	99.504	99.398	99.318	2.750	99.217	99.105	99.049
2.625	98.703	98.596	98.516	2.625	97.860	97.751	97.628
2.500	97.953	97.841	97.779	2.500	96.811	96.702	96.578

**Home Possible Adjustments**

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

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

**LLPAs by Product Feature**

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

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.500
------------------------------	--------

**Loan Amount Adjustments**

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

**HomeReady Cumulative LLPA Cap**

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

**CONVENTIONAL LENDER FEE BUYOUT**

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



Effective Time:  
12/23/2021 7:45:18 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		
<b>The below adds also apply:</b>			
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**

Loan Balance Range	Adjustment
50,000 -74,999	-2.190
75,000 -99,999	-1.460
100,000 -139,999	-1.095
140,000 -189,999	-0.782
>=500,000	-0.219