



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Monday, December 27, 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:
 12/27/2021 7:53:18 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																																																																																																					
3.875	104.911	104.767	104.743	3.875	104.403	104.395	104.243	3.875	105.872	105.737	105.513	3.750	105.926	105.791	105.568	3.625	106.617	106.498	106.200	3.500	105.967	105.849	105.551	3.375	105.677	105.559	105.261	3.250	105.505	105.390	105.084	3.125	105.066	104.964	104.763	3.000	104.724	104.622	104.421	2.875	104.277	104.175	103.974	2.750	103.752	103.654	103.451	2.625	102.474	102.389	102.271	2.500	102.032	101.947	101.828	2.375	101.443	101.357	101.272	2.250	100.973	100.887	100.802																																																																				
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	4.250	4.125	103.663	103.685	103.660	4.000	103.390	103.412	103.388	3.875	103.106	103.128	103.104	3.750	104.449	104.410	104.276	3.625	104.180	104.140	104.007	3.500	103.945	103.913	103.825	3.375	103.575	103.536	103.402	3.250	103.852	103.803	103.653	3.125	103.729	103.675	103.601	3.000	103.266	103.212	103.139	2.875	102.886	102.837	102.687	2.750	102.825	102.735	102.662	4.375	4.250	4.125	103.140	103.162	103.138	3.875	102.856	102.878	102.854	3.750	104.199	104.160	104.026	3.625	103.950	103.918	103.830	3.500	103.895	103.863	103.775	3.375	103.571	103.539	103.450	3.250	103.602	103.553	103.403	3.125	103.468	103.414	103.341	3.000	103.123	103.068	102.995	2.875	102.754	102.700	102.626	2.750	102.788	102.733	102.660	3.875	98.980	98.881	98.782	3.750	98.887	98.787	98.688	3.625	101.165	101.080	100.995	3.500	99.489	99.404	99.319	3.375	99.033	98.948	98.863	3.250	98.594	98.509	98.423	3.125	99.933	99.847	99.762	3.000	98.570	98.485	98.400	2.875	97.961	97.876	97.791
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	98.730	98.631	98.532	3.750	98.637	98.537	98.438	3.625	100.915	100.830	100.745	3.500	99.239	99.154	99.069	3.375	98.783	98.698	98.613	3.250	98.344	98.259	98.173	3.125	99.683	99.597	99.512	3.000	98.320	98.235	98.150	2.875	97.711	97.626	97.541	3.125	97.491	97.377	97.263	3.000	96.670	96.557	96.443	2.875	95.987	95.873	95.760	2.750	95.539	95.426	95.312	2.625	96.847	96.734	96.620	2.500	96.000	95.887	95.773	2.375	95.307	95.193	95.080	2.250	94.874	94.761	94.647	2.125	0.000	0.000	0.000	3.125	97.241	97.127	97.013	3.000	96.420	96.307	96.193	2.875	95.737	95.623	95.510	2.750	95.289	95.176	95.062	2.625	96.597	96.484	96.370	2.500	95.750	95.637	95.523	2.375	95.057	94.943	94.830	2.250	94.624	94.511	94.397	2.125	0.000	0.000	0.000																								
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	102.285	102.283	102.135	4.000	102.405	102.403	102.252	3.875	102.431	102.385	102.224	3.750	103.724	103.635	103.431	3.625	104.056	104.006	103.864	3.500	103.666	103.608	103.471	3.375	103.354	103.287	103.154	3.250	103.228	103.098	102.967	3.125	103.056	102.984	102.860	3.000	102.685	102.592	102.474	2.875	102.318	102.212	102.105	2.750	102.104	101.998	101.891	2.625	101.147	101.062	100.976	2.500	100.785	100.700	100.615	2.375	100.345	100.260	100.175	2.250	99.925	99.840	99.755	4.125	101.540	101.471	101.403	4.000	101.913	101.845	101.777	3.875	102.181	102.135	101.974	3.750	103.474	103.385	103.181	3.625	103.164	103.115	102.972	3.500	102.899	102.840	102.703	3.375	102.616	102.549	102.417	3.250	102.978	102.848	102.717	3.125	102.798	102.692	102.585	3.000	102.435	102.328	102.222	2.875	102.068	101.962	101.855	2.750	101.854	101.748	101.641	2.625	100.897	100.812	100.726	2.500	100.535	100.450	100.365	2.375	100.095	100.010	99.925	2.250	99.675	99.590	99.505				
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																																																																																																															



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

Effective Time:
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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	104.143	104.009	103.875	4.250	103.893	103.893	103.799				
4.125	103.950	103.816	103.682	4.125	103.700	103.700	103.622				
4.000	103.741	103.607	103.473	4.000	103.491	103.491	103.413				
3.875	103.566	103.432	103.298	3.875	103.316	103.316	103.238				
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	102.950	102.816	102.682	3.250	102.700	102.700	102.496				
3.125	102.840	102.706	102.572	3.125	102.590	102.590	102.387				
3.000	102.456	102.322	102.188	3.000	102.206	102.206	102.003				
2.875	102.071	101.938	101.804	2.875	101.821	101.821	101.618				
2.750	101.632	101.498	101.364	2.750	101.382	101.382	101.179				
2.625	101.558	101.424	101.290	2.625	101.308	101.308	101.136				
2.500	101.120	100.986	100.852	2.500	100.870	100.870	100.698				
2.375	100.674	100.540	100.406	2.375	100.424	100.424	100.252				
2.250	100.205	100.072	99.938	2.250	99.955	99.955	99.784				
GSFFX15 FHA 15 Yr Fixed				GSVFX15 VA 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.500	104.246	104.246	104.183	3.500	103.996	103.996	103.933				
3.375	103.931	103.931	103.869	3.375	103.681	103.681	103.619				
3.250	104.420	104.420	104.358	3.250	104.170	104.170	104.108				
3.125	103.863	103.863	103.801	3.125	103.613	103.613	103.551				
3.000	103.506	103.506	103.444	3.000	103.256	103.256	103.194				
2.875	103.141	103.141	103.079	2.875	102.891	102.891	102.829				
2.750	102.764	102.764	102.702	2.750	102.514	102.514	102.452				
2.625	102.634	102.634	102.446	2.625	102.384	102.384	102.196				
2.500	102.258	102.258	102.070	2.500	102.008	102.008	101.820				
2.375	101.881	101.881	101.694	2.375	101.631	101.631	101.444				
2.250	101.500	101.500	101.313	2.250	101.250	101.250	101.063				
2.125				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	100.915	100.846	100.778	4.125	100.665	100.596	100.528				
4.000	101.288	101.220	101.152	4.000	101.038	100.970	100.902				
3.875	101.556	101.510	101.349	3.875	101.306	101.260	101.099				
3.750	102.849	102.760	102.556	3.750	102.599	102.510	102.306				
3.625	102.529	102.440	102.236	3.625	102.279	102.190	101.986				
3.500	102.247	102.117	101.986	3.500	101.997	101.867	101.736				
3.375	101.893	101.762	101.632	3.375	101.643	101.512	101.382				
3.250	102.353	102.223	102.092	3.250	102.103	101.973	101.842				
3.125	102.173	102.067	101.960	3.125	101.923	101.817	101.710				
3.000	101.810	101.703	101.597	3.000	101.560	101.453	101.347				
2.875	101.443	101.337	101.230	2.875	101.193	101.087	100.980				
2.750	101.229	101.123	101.016	2.750	100.979	100.873	100.766				

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	105.056	105.018	104.842	4.250	105.594	105.547	105.443	3.750	104.887	104.847	104.749	
4.000	104.562	104.484	104.384	4.125	105.931	105.864	105.697	3.625	104.532	104.493	104.371	
3.875	104.378	104.283	104.182	4.000	105.415	105.348	105.181	3.500	104.952	104.900	104.787	
3.750	104.249	104.154	104.053	3.875	105.011	104.932	104.826	3.375	104.601	104.549	104.436	
3.625	103.995	103.872	103.746	3.750	104.615	104.536	104.373	3.250	104.201	104.150	104.037	
3.500	103.577	103.453	103.328	3.625	104.566	104.449	104.232	3.125	103.832	103.782	103.666	
3.375	103.187	103.064	102.938	3.500	104.214	104.097	103.880	3.000	103.697	103.571	103.499	
3.250	102.719	102.595	102.470	3.375	103.814	103.697	103.480	2.875	103.446	103.345	103.245	
3.125	102.104	101.997	101.888	3.250	103.348	103.231	103.013	2.750	102.974	102.861	102.777	
3.000	101.612	101.506	101.398	3.125	102.945	102.839	102.631	2.625	102.568	102.467	102.367	
2.875	101.117	101.011	100.903	3.000	102.521	102.416	102.207	2.500	102.210	102.109	102.009	
2.750	100.489	100.383	100.275	2.875	102.053	101.948	101.739	2.375	101.660	101.578	101.495	
2.625	99.478	99.373	99.264	2.750	101.490	101.384	101.176	2.250	101.179	101.098	101.015	
2.500	98.599	98.501	98.400	2.625	100.841	100.736	100.527	2.125	100.656	100.575	100.492	
2.375	97.838	97.740	97.639	2.500	100.122	100.027	99.827	2.000	100.123	100.041	99.958	
2.250	97.053	96.955	96.855	2.375	99.582	99.487	99.286	1.990	100.039	99.958	99.874	
				2.250	98.909	98.814	98.613	1.875	99.333	99.251	99.167	

CAMFX30 CAMFX25 Clarity Conforming 30 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	106.104	106.064	105.930	4.250	104.057	103.990	103.856	3.875	104.014	103.974	103.841
3.750	105.749	105.709	105.575	4.125	103.930	103.812	103.812	3.750	103.793	103.754	103.620
3.625	105.270	105.230	105.097	4.000	103.613	103.573	103.473	3.625	103.486	103.446	103.313
3.500	104.853	104.814	104.680	3.875	104.347	104.280	104.161	3.500	103.743	103.694	103.544
3.375	104.631	104.582	104.432	3.750	103.970	103.909	103.782	3.375	103.543	103.494	103.344
3.250	104.299	104.250	104.100	3.625	103.755	103.590	103.415	3.250	103.264	103.215	103.065
3.125	103.820	103.771	103.621	3.500	103.236	103.070	102.997	3.125	102.915	102.866	102.716
3.000	103.474	103.326	103.281	3.375	102.889	102.725	102.577	3.000	103.138	103.028	102.811
2.875	103.401	103.297	103.188	3.250	102.419	102.255	102.093	2.875	102.849	102.739	102.522
2.750	103.058	102.954	102.845	3.125	101.793	101.629	101.481	2.750	102.500	102.390	102.172
2.625	102.640	102.536	102.427	3.000	101.448	101.302	101.143	2.625	102.102	101.992	101.775
2.500	102.232	102.129	102.020	2.875	101.032	100.886	100.727	2.500	101.735	101.654	101.470
2.375	101.810	101.728	101.645	2.750	100.330	100.184	100.025	2.375	101.366	101.285	101.101
2.250	101.427	101.346	101.262	2.625	99.444	99.298	99.190	2.250	100.951	100.869	100.686
2.125	101.003	100.922	100.838	2.500	98.677	98.531	98.372				
2.000	100.544	100.463	100.379	2.375	97.750	97.632	97.407				
1.875	100.001	99.919	99.835	2.250	96.921	96.854	96.628				

CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMBA 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:
12/27/2021 7:53:18 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	Rate	15 Day	30 Day	45 Day																																																																																																																																																																																				
4.125	105.056	105.018	104.842	4.250	105.594	105.547	105.443	3.750	104.887	104.847	104.749	4.125	105.931	105.864	105.697	3.625	104.532	104.493	104.371	4.000	104.562	104.484	104.384	3.875	104.378	104.283	104.182	4.000	105.415	105.348	105.181	3.500	104.952	104.900	104.787	3.750	104.249	104.154	104.053	3.875	105.011	104.932	104.826	3.375	104.601	104.549	104.436	3.625	103.995	103.872	103.746	3.750	104.615	104.536	104.373	3.250	104.201	104.150	104.037	3.500	103.577	103.453	103.328	3.625	104.566	104.449	104.232	3.125	103.832	103.782	103.666	3.375	103.187	103.064	102.938	3.500	104.214	104.097	103.880	3.000	103.697	103.571	103.499	3.250	102.719	102.595	102.470	3.375	103.814	103.697	103.480	2.875	103.446	103.345	103.245	3.125	102.104	101.997	101.888	3.250	103.348	103.231	103.013	2.750	102.974	102.861	102.777	3.000	101.612	101.506	101.398	3.125	102.945	102.839	102.631	2.625	102.568	102.467	102.367	2.990	101.562	101.456	101.348	3.000	102.521	102.416	102.207	2.500	102.210	102.109	102.009	2.875	101.117	101.011	100.903	2.875	102.053	101.948	101.739	2.375	101.660	101.578	101.495	2.750	100.489	100.383	100.275	2.750	101.490	101.384	101.176	2.250	101.179	101.098	101.015	2.625	99.478	99.373	99.264	2.625	100.841	100.736	100.527	2.125	100.656	100.575	100.492	2.500	98.599	98.501	98.400	2.500	100.122	100.027	99.827	2.000	100.123	100.041	99.958	2.375	97.838	97.740	97.639	2.375	99.582	99.487	99.286	1.990	100.039	99.958	99.874	2.250	97.053	96.955	96.855	2.250	98.909	98.814	98.613	1.875	99.333	99.251	99.167

FHLMC Codes												
AMFX30	AMFX25	AMFX20	AMFX15	AMFX30HB	AMFX20HB	AMFX15HB	AMFX30SLP	AMFX20SLP	AMFX15SLP	AMFX30HBLP	AMFX20HBLP	AMFX15HBLP
CF 30yr fix	CF 25yr fix	CF 20yr fix	CF 15yr fix	CF 30yr fix	CF 20yr fix	CF 15yr fix	CF 30yr fix	CF 20yr fix	CF 15yr fix	CF 30yr fix	CF 20yr fix	CF 15yr fix
CF 10yr fix	CF 30yr fix Super Conforming	CF 15yr fix Super Conforming										

LPMI Product Codes														
FNMA	FHLMC	AMFX30LPMI	AMFX20LPMI	AMFX15LPMI	FNMA	FHLMC	AMFX30HBLPMI	AMFX20HBLPMI	AMFX15HBLPMI	FNMA	FHLMC	AMFX30SLP	AMFX20SLP	AMFX15SLP
CF 30yr fix LPMI	CF 15yr fix LPMI				CF 30yr fix High Balance LPMI	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	-0.500	-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)

	≤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	<720	≥720	
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤85	>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	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
		>=500,000	-0.219

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



Effective Time:
12/27/2021 7:53:18 AM

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

Jumbo							
HEMJF30		HEM Jumbo 30 Yr Fixed		HEMJF15		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	102.625	102.500	4.250	100.750	100.625		
4.125	102.500	102.375	4.125	100.500	100.375		
4.000	102.375	102.250	4.000	100.250	100.125		
3.875	102.000	101.875	3.875	99.875	99.750		
3.750	101.625	101.500	3.750	99.500	99.375		
3.625	101.250	101.125	3.625	99.000	98.875		
3.500	100.875	100.750	3.500	98.500	98.375		
3.375	100.500	100.375	3.375	97.750	97.625		
3.250	100.250	100.125	3.250	96.875	96.750		
3.125	99.750	99.625	3.125				
3.000	99.375	99.250	3.000				
2.875	98.750	98.625	2.875				
2.750			2.750				

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

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

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

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



Effective Time:
12/27/2021 7:53:18 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	105.077	105.046	104.862	4.250	102.400	102.350	102.070		
4.125	104.699	104.668	104.484	4.125	102.561	102.527	102.416		
4.000	104.179	104.147	103.984	4.000	103.788	103.710	103.605		
3.875	103.768	103.697	103.616	3.875	103.377	103.301	103.193		
3.750	103.338	103.285	103.175	3.750	102.962	102.890	102.777		
3.625	103.114	102.962	102.872	3.625	102.617	102.439	102.381		
3.500	102.725	102.562	102.505	3.500	102.255	102.101	102.019		
3.375	102.225	102.065	102.006	3.375	101.861	101.728	101.643		
3.250	101.717	101.559	101.499	3.250	101.419	101.281	101.202		
3.125	101.118	100.990	100.917	3.125	100.719	100.577	100.503		
3.000	100.634	100.506	100.432	3.000	100.376	100.257	100.185		
2.875	100.092	99.957	99.901	2.875	99.903	99.780	99.714		
2.750	99.430	99.302	99.228	2.750	99.266	99.137	99.076		
2.625	98.625	98.496	98.423	2.625	98.377	98.234	98.179		
2.500	97.919	97.785	97.729	2.500	97.550	97.410	97.350		

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/27/2021 7:53:18 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	105.077	105.046	104.862	4.250	102.452	102.421	102.118				
4.125	104.699	104.668	104.484	4.125	102.561	102.527	102.416				
4.000	104.179	104.147	103.984	4.000	103.183	103.142	103.033				
3.875	103.768	103.697	103.616	3.875	102.920	102.874	102.770				
3.750	103.338	103.285	103.175	3.750	102.600	102.550	102.451				
3.625	103.114	102.962	102.872	3.625	102.219	102.164	102.071				
3.500	102.725	102.562	102.505	3.500	102.229	102.101	102.011				
3.375	102.225	102.065	102.006	3.375	101.861	101.728	101.643				
3.250	101.717	101.559	101.499	3.250	101.419	101.281	101.202				
3.125	101.118	100.990	100.917	3.125	100.719	100.577	100.503				
3.000	100.634	100.506	100.432	3.000	100.376	100.257	100.185				
2.875	100.092	99.957	99.901	2.875	99.903	99.780	99.714				
2.750	99.430	99.302	99.228	2.750	99.266	99.137	99.076				
2.625	98.625	98.496	98.423	2.625	97.782	97.653	97.535				
2.500	97.919	97.785	97.729	2.500	96.730	96.600	96.482				

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