



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, December 28, 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:
 12/28/2021 8:25:54 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	105.040	104.896	104.842	3.875	104.347	104.335	104.215	3.875	105.863	105.719	105.517	3.750	105.917	105.773	105.572	3.625	106.552	106.425	106.119	3.500	105.903	105.775	105.469	3.375	105.612	105.485	105.179	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988
3.750	105.247	105.157	105.036	3.750	104.997	104.907	104.724	3.750	105.917	105.773	105.572	3.625	106.552	106.425	106.119	3.500	105.903	105.775	105.469	3.375	105.612	105.485	105.179	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988				
3.625	105.219	105.091	104.990	3.625	104.919	104.834	104.738	3.625	106.552	106.425	106.119	3.500	105.903	105.775	105.469	3.375	105.612	105.485	105.179	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988								
3.500	104.811	104.726	104.629	3.500	104.576	104.509	104.379	3.500	105.903	105.775	105.469	3.375	105.612	105.485	105.179	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988												
3.375	104.686	104.601	104.505	3.375	104.436	104.351	104.255	3.375	105.612	105.485	105.179	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																
3.250	104.853	104.742	104.610	3.250	104.765	104.654	104.522	3.250	105.457	105.333	105.018	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																				
3.125	104.417	104.306	104.174	3.125	104.303	104.192	104.061	3.125	105.085	104.975	104.761	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																								
3.000	103.967	103.860	103.740	3.000	103.971	103.860	103.728	3.000	104.743	104.632	104.419	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																												
2.875	103.624	103.518	103.397	2.875	103.504	103.393	103.262	2.875	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																
2.750	103.608	103.513	103.414	2.750	103.867	103.772	103.673	2.750	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																
2.625	102.595	102.500	102.401	2.625	102.677	102.583	102.483	2.625	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																
2.500	102.071	101.986	101.889	2.500	102.254	102.159	102.060	2.500	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																
2.375	101.640	101.555	101.458	2.375	101.660	101.566	101.466	2.375	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																
2.250	101.170	101.085	100.988	2.250	101.022	100.927	100.828	2.250	104.295	104.185	103.971	2.750	103.775	103.668	103.460	2.625	102.514	102.421	102.326	2.500	102.071	101.986	101.889	2.375	101.640	101.555	101.458	2.250	101.170	101.085	100.988																																

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	98.974	98.874	98.762	3.750	98.880	98.781	98.668	3.625	101.160	101.074	100.978	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774
4.250				4.250				4.250	98.880	98.781	98.668	3.625	101.160	101.074	100.978	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774				
4.125	103.597	103.627	103.594	4.125				4.125	98.781	98.682	98.579	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
4.000	103.343	103.373	103.340	4.000	103.093	103.123	103.090	4.000	98.682	98.583	98.480	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.875	103.064	103.094	103.062	3.875	102.814	102.844	102.812	3.875	98.583	98.484	98.381	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.750	104.419	104.379	104.207	3.750	104.169	104.129	103.957	3.750	98.484	98.385	98.282	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.625	104.143	104.103	103.931	3.625	103.988	103.909	103.797	3.625	98.385	98.286	98.183	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.500	103.983	103.903	103.792	3.500	103.935	103.856	103.745	3.500	98.286	98.187	98.084	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.375	103.564	103.524	103.366	3.375	103.612	103.533	103.421	3.375	98.187	98.088	97.985	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.250	103.820	103.771	103.591	3.250	103.570	103.521	103.341	3.250	98.088	97.989	97.886	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.125	103.807	103.784	103.699	3.125	103.550	103.526	103.441	3.125	97.989	97.890	97.787	3.500	99.484	99.399	99.302	3.375	99.027	98.942	98.845	3.250	98.588	98.503	98.406	3.125	99.927	99.842	99.745	3.000	98.565	98.480	98.383	2.875	97.956	97.871	97.774								
3.000	103.348	103.324	103.239	3.000	103.206	103.182	103.097	3.000	97.890	97.791	97.688	3.500	99																														



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

Effective Time:
 12/28/2021 8:25:54 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		

10 Yr Fixed Price Adjustments

FICO	Adjustment
FICO 660-679	-0.250
FICO 640-659	-0.500
FICO 620-639	-1.250
FICO 600-619	-1.500
FICO 580-599	-2.000

theNADA Adjusters	Adjustment
DTI >= 50%	-1.000
DTI >= 45% & <50%	-0.500
Manufactured Home	-1.000

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

Program Highlights

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less
 - 10Yr Fixed Fully Amortized
 - 1-4 units
 - SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes
 - theNADA is not available in the State Washington (WA)
 - Brokers need a valid license to originate 2nds in the state of Michigan (MI)
 - Minimum FICO Score 580
 - Admin Fee is \$395 (2nd Lien)
- Note: Loan must be U/W Approved status before you can request your lock.**



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Government STRETCH							
GSFFX30	GSFFX25	FHA 30 Yr Fixed		GSVFX30	GSVFX25	VA 30 Yr Fixed	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	104.377	104.243	104.109	4.250	104.127	104.127	104.221
4.125	103.872	103.738	103.604	4.125	103.622	103.622	103.513
4.000	103.663	103.529	103.395	4.000	103.413	103.413	103.304
3.875	103.488	103.354	103.220	3.875	103.238	103.238	103.129
3.750	103.616	103.482	103.348	3.750	103.366	103.366	103.179
3.625	103.552	103.418	103.284	3.625	103.302	103.302	103.114
3.500	103.288	103.154	103.020	3.500	103.038	103.038	102.851
3.375	102.977	102.843	102.709	3.375	102.727	102.727	102.540
3.250	102.996	102.862	102.729	3.250	102.746	102.746	102.528
3.125	102.887	102.753	102.619	3.125	102.637	102.637	102.418
3.000	102.503	102.369	102.235	3.000	102.253	102.253	102.034
2.875	102.118	101.984	101.850	2.875	101.868	101.868	101.650
2.750	101.679	101.545	101.411	2.750	101.429	101.429	101.210
2.625	101.683	101.549	101.415	2.625	101.433	101.433	101.261
2.500	101.245	101.111	100.977	2.500	100.995	100.995	100.823
2.375	100.799	100.665	100.531	2.375	100.549	100.549	100.377
2.250	100.330	100.197	100.063	2.250	100.080	100.080	99.909

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	104.089	103.933	103.933	3.500	103.839	103.683	103.683
3.375	103.775	103.619	103.619	3.375	103.525	103.369	103.369
3.250	104.467	104.373	104.373	3.250	104.217	104.123	104.123
3.125	103.910	103.817	103.817	3.125	103.660	103.567	103.567
3.000	103.553	103.460	103.460	3.000	103.303	103.210	103.210
2.875	103.188	103.094	103.094	2.875	102.938	102.844	102.844
2.750	102.811	102.717	102.717	2.750	102.561	102.467	102.467
2.625	102.775	102.587	102.587	2.625	102.525	102.337	102.337
2.500	102.399	102.211	102.211	2.500	102.149	101.961	101.961
2.375	102.022	101.835	101.835	2.375	101.772	101.585	101.585
2.250	101.641	101.453	101.453	2.250	101.391	101.203	101.203
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	100.909	100.867	100.818	4.125	100.659	100.617	100.568
4.000	101.282	101.240	101.192	4.000	101.032	100.990	100.942
3.875	101.496	101.446	101.266	3.875	101.246	101.196	101.016
3.750	102.922	102.832	102.595	3.750	102.672	102.582	102.345
3.625	102.618	102.533	102.437	3.625	102.368	102.283	102.187
3.500	102.430	102.345	102.248	3.500	102.180	102.095	101.998
3.375	102.075	101.990	101.894	3.375	101.825	101.740	101.644
3.250	102.536	102.451	102.354	3.250	102.286	102.201	102.104
3.125	102.244	102.138	102.017	3.125	101.994	101.888	101.767
3.000	101.881	101.774	101.654	3.000	101.631	101.524	101.404
2.875	101.514	101.408	101.287	2.875	101.264	101.158	101.037
2.750	101.300	101.194	101.073	2.750	101.050	100.944	100.823

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	105.077	105.051	104.858	4.250	105.616	105.583	105.460	3.750	104.896	104.856	104.735	
4.000	104.590	104.537	104.397	4.125	105.877	105.802	105.593	3.625	104.670	104.545	104.420	
3.875	104.466	104.370	104.256	4.000	105.361	105.286	105.146	3.500	105.036	105.012	104.887	
3.750	104.337	104.241	104.127	3.875	105.033	104.953	104.821	3.375	104.687	104.663	104.538	
3.625	104.128	104.004	103.862	3.750	104.637	104.557	104.367	3.250	104.288	104.265	104.139	
3.500	103.709	103.585	103.443	3.625	104.618	104.500	104.250	3.125	103.918	103.896	103.769	
3.375	103.320	103.196	103.054	3.500	104.283	104.166	103.935	3.000	103.816	103.710	103.602	
3.250	102.852	102.728	102.585	3.375	103.897	103.780	103.570	2.875	103.596	103.490	103.366	
3.125	102.315	102.209	102.085	3.250	103.432	103.315	103.065	2.750	103.111	103.005	102.882	
3.000	101.824	101.718	101.595	3.125	103.055	102.955	102.722	2.625	102.718	102.612	102.488	
2.875	101.329	101.223	101.100	3.000	102.651	102.552	102.318	2.500	102.360	102.254	102.131	
2.750	100.701	100.595	100.472	2.875	102.195	102.095	101.862	2.375	101.779	101.698	101.603	
2.625	99.690	99.584	99.461	2.750	101.634	101.534	101.301	2.250	101.299	101.218	101.123	
2.500	98.808	98.702	98.579	2.625	100.888	100.888	100.655	2.125	100.776	100.695	100.600	
2.375	98.018	97.928	97.805	2.500	100.279	100.184	99.955	2.000	100.242	100.161	100.066	
2.250	97.233	97.143	97.021	2.375	99.747	99.652	99.423	1.990	100.159	100.078	99.983	
				2.250	99.090	98.995	98.765	1.875	99.421	99.345	99.238	

CLARITY HIGHLIGHTS												
CAMFX10 Clarity Conforming 10 Yr Fixed				CAMFX30HB Clarity Conforming 30 Yr Fixed HB				CAMFX15HB Clarity Conforming 15 Yr Fixed HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	106.113	106.072	105.900	4.250	103.997	103.922	103.774	3.875	104.023	103.983	103.811	
3.750	105.758	105.717	105.545	4.125	103.926	103.913	103.781	3.750	103.803	103.762	103.590	
3.625	105.279	105.239	105.067	4.000	103.601	103.588	103.456	3.625	103.495	103.455	103.283	
3.500	104.863	104.822	104.650	3.875	104.415	104.360	104.222	3.500	103.756	103.707	103.527	
3.375	104.643	104.594	104.414	3.750	104.039	103.991	103.846	3.375	103.555	103.506	103.326	
3.250	104.312	104.263	104.082	3.625	103.886	103.719	103.520	3.250	103.277	103.228	103.047	
3.125	103.832	103.784	103.603	3.500	103.363	103.209	103.104	3.125	102.927	102.878	102.698	
3.000	103.591	103.454	103.382	3.375	103.021	102.854	102.684	3.000	103.225	103.119	102.878	
2.875	103.490	103.390	103.254	3.250	102.551	102.384	102.201	2.875	102.936	102.830	102.589	
2.750	103.147	103.047	102.911	3.125	101.925	101.758	101.635	2.750	102.587	102.481	102.240	
2.625	102.729	102.629	102.493	3.000	101.659	101.510	101.330	2.625	102.189	102.083	101.842	
2.500	102.322	102.221	102.086	2.875	101.244	101.095	100.914	2.500	101.824	101.742	101.532	
2.375	101.898	101.822	101.715	2.750	100.541	100.392	100.212	2.375	101.455	101.373	101.163	
2.250	101.516	101.440	101.332	2.625	99.656	99.507	99.356	2.250	101.039	100.958	100.747	
2.125	101.092	101.016	100.908	2.500	98.889	98.740	98.559					
2.000	100.633	100.557	100.449	2.375	97.900	97.781	97.522					
1.875	100.089	100.013	99.906	2.250	97.137	97.017	96.758					

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:
12/28/2021 8:25:54 AM

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

Conventional															
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
4.125	105.077	105.051	104.858	4.250	105.616	105.583	105.460	3.750	104.896	104.856	104.735	3.625	104.670	104.545	104.420
4.000	104.590	104.537	104.397	4.125	105.877	105.802	105.593	3.625	104.670	104.545	104.420	3.500	105.036	105.012	104.887
3.875	104.466	104.370	104.256	4.000	105.361	105.286	105.146	3.500	105.036	105.012	104.887	3.375	104.687	104.663	104.538
3.750	104.337	104.241	104.127	3.875	105.033	104.953	104.821	3.375	104.687	104.663	104.538	3.250	104.288	104.265	104.139
3.625	104.128	104.004	103.862	3.750	104.637	104.557	104.367	3.250	104.288	104.265	104.139	3.125	103.918	103.896	103.769
3.500	103.709	103.585	103.443	3.625	104.618	104.500	104.250	3.125	103.918	103.896	103.769	3.000	103.816	103.710	103.602
3.375	103.320	103.196	103.054	3.500	104.283	104.166	103.935	3.000	103.816	103.710	103.602	2.875	103.596	103.490	103.366
3.250	102.852	102.728	102.585	3.375	103.897	103.780	103.570	2.875	103.596	103.490	103.366	2.750	103.111	103.005	102.882
3.125	102.315	102.209	102.085	3.250	103.432	103.315	103.065	2.750	103.111	103.005	102.882	2.625	102.718	102.612	102.488
3.000	101.824	101.718	101.595	3.125	103.055	102.955	102.722	2.625	102.718	102.612	102.488	2.500	102.360	102.254	102.131
2.990	101.774	101.668	101.545	3.000	102.651	102.552	102.318	2.500	102.360	102.254	102.131	2.375	101.779	101.698	101.603
2.875	101.329	101.223	101.100	2.875	102.195	102.095	101.862	2.375	101.779	101.698	101.603	2.250	101.299	101.218	101.123
2.750	100.701	100.595	100.472	2.750	101.634	101.534	101.301	2.250	101.299	101.218	101.123	2.125	100.776	100.695	100.600
2.625	99.690	99.584	99.461	2.625	100.987	100.888	100.655	2.125	100.776	100.695	100.600	2.000	100.242	100.161	100.066
2.500	98.808	98.702	98.579	2.500	100.279	100.184	99.955	2.000	100.242	100.161	100.066	1.990	100.159	100.078	99.983
2.375	98.018	97.928	97.805	2.375	99.747	99.652	99.423	1.990	100.159	100.078	99.983	1.875	99.421	99.345	99.238
2.250	97.233	97.143	97.021	2.250	99.090	98.995	98.765	1.875	99.421	99.345	99.238				

FHLMC Codes												
AMFX10				AMFX30HB				AMFX15HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	106.113	106.072	105.900	4.250	103.872	103.797	103.649	3.875	103.898	103.858	103.686	
3.750	105.758	105.717	105.545	4.125	103.801	103.788	103.656	3.750	103.678	103.637	103.465	
3.625	105.279	105.239	105.067	4.000	103.476	103.463	103.331	3.625	103.370	103.330	103.158	
3.500	104.863	104.822	104.650	3.875	104.290	104.235	104.097	3.500	103.631	103.582	103.402	
3.375	104.643	104.594	104.414	3.750	103.914	103.866	103.721	3.375	103.430	103.381	103.201	
3.250	104.312	104.263	104.082	3.625	103.761	103.713	103.595	3.250	103.152	103.103	102.922	
3.125	103.832	103.784	103.603	3.500	103.238	103.084	102.979	3.125	102.802	102.753	102.573	
3.000	103.591	103.454	103.382	3.375	102.896	102.729	102.559	3.000	103.100	102.994	102.753	
2.875	103.490	103.390	103.254	3.250	102.426	102.259	102.076	2.875	102.811	102.705	102.464	
2.750	103.147	103.047	102.911	3.125	101.800	101.633	101.510	2.750	102.462	102.356	102.115	
2.625	102.729	102.629	102.493	3.000	101.534	101.385	101.205	2.625	102.064	101.958	101.717	
2.500	102.322	102.221	102.086	2.875	101.119	100.970	100.789	2.500	101.699	101.617	101.407	
2.375	101.898	101.822	101.715	2.750	100.416	100.267	100.087	2.375	101.330	101.248	101.038	
2.250	101.516	101.440	101.332	2.625	99.531	99.382	99.231	2.250	100.914	100.833	100.622	
2.125	101.092	101.016	100.908	2.500	98.764	98.615	98.434					
2.000	100.633	100.557	100.449	2.375	97.775	97.656	97.397					
1.875	100.089	100.013	99.906	2.250	97.012	96.892	96.633					

LPMI Product Codes															
FNMA				FHLMC				FNMA				FHLMC			
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI	AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI				
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														

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	-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							
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	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

CONVENTIONAL LENDER FEE BUYOUT									
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:
12/28/2021 8:25:54 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	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750								
4.625			4.625								
4.500			4.500								
4.375			4.375								
4.250	102.500	102.358	4.250	100.750	100.608						
4.125	102.375	102.233	4.125	100.500	100.358						
4.000	102.250	102.108	4.000	100.250	100.108						
3.875	102.000	101.858	3.875	99.875	99.733						
3.750	101.625	101.483	3.750	99.500	99.358						
3.625	101.125	100.983	3.625	99.000	98.858						
3.500	100.750	100.608	3.500	98.500	98.358						
3.375	100.500	100.358	3.375	97.750	97.608						
3.250	100.250	100.108	3.250	96.875	96.733						
3.125	99.750	99.608	3.125								
3.000	99.375	99.233	3.000								
2.875	98.750	98.608	2.875								
2.750			2.750								

HEMJJA5			HEM Jumbo 5/6 SOFR ARM			HEMJJA7			HEM Jumbo 7/6 SOFR ARM			HEMJJA10			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	Rate	30 Day	45 Day			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500			4.500					
4.375			4.375			4.375			4.375			4.375					
4.250			4.250			4.250			4.250	96.875	96.733	4.250	96.875	96.733			
4.125			4.125			4.125			4.125	96.625	96.483	4.125	96.625	96.483			
4.000			4.000	98.500	98.358	4.000	98.500	98.358	4.000	96.375	96.233	4.000	96.375	96.233			
3.875	98.500	98.358	3.875	98.500	98.358	3.875	98.500	98.358	3.875	96.125	95.983	3.875	96.125	95.983			
3.750	98.500	98.358	3.750	98.375	98.233	3.750	98.375	98.233	3.750	95.750	95.608	3.750	95.750	95.608			
3.625	98.375	98.233	3.625	98.250	98.108	3.625	98.250	98.108	3.625	95.375	95.233	3.625	95.375	95.233			
3.500	98.250	98.108	3.500	98.125	97.983	3.500	98.125	97.983	3.500	94.875	94.733	3.500	94.875	94.733			
3.375	98.125	97.983	3.375	97.875	97.733	3.375	97.875	97.733	3.375	94.375	94.233	3.375	94.375	94.233			
3.250			3.250	97.625	97.483	3.250	97.625	97.483	3.250			3.250					
3.125			3.125			3.125			3.125			3.125					
3.000			3.000			3.000			3.000			3.000					
2.875			2.875			2.875			2.875			2.875					
2.750			2.750			2.750			2.750			2.750					

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJJA5	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJJA7	HEM Jumbo 7/6 SOFR ARM
		HEMJJA10	HEM Jumbo 10/6 SOFR ARM

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

*Price Cap: 101.00

** Loan must be Approved with appraisal to lock



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Fannie Mae HomeReady

AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	105.096	105.078	104.878	4.250	102.419	102.380	102.081
4.125	104.720	104.701	104.502	4.125	102.542	102.507	102.381
4.000	104.203	104.181	104.010	4.000	103.855	103.787	103.661
3.875	103.817	103.776	103.624	3.875	103.445	103.380	103.251
3.750	103.408	103.368	103.215	3.750	103.031	102.970	102.836
3.625	103.245	103.106	102.987	3.625	102.748	102.580	102.488
3.500	102.793	102.659	102.537	3.500	102.382	102.214	102.122
3.375	102.300	102.162	102.045	3.375	101.971	101.805	101.711
3.250	101.803	101.660	101.549	3.250	101.506	101.364	101.253
3.125	101.306	101.176	101.077	3.125	100.839	100.681	100.609
3.000	100.825	100.696	100.597	3.000	100.503	100.382	100.283
2.875	100.280	100.149	100.051	2.875	100.036	99.911	99.817
2.750	99.626	99.494	99.396	2.750	99.407	99.278	99.187
2.625	98.822	98.690	98.592	2.625	98.573	98.425	98.341
2.500	98.086	97.996	97.923	2.500	97.747	97.603	97.515

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



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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	105.096	105.078	104.878	4.250	102.471	102.453	102.134
4.125	104.720	104.701	104.502	4.125	102.542	102.507	102.381
4.000	104.203	104.181	104.010	4.000	103.186	103.144	103.019
3.875	103.817	103.776	103.624	3.875	102.929	102.883	102.762
3.750	103.408	103.368	103.215	3.750	102.620	102.570	102.453
3.625	103.245	103.106	102.987	3.625	102.250	102.195	102.083
3.500	102.793	102.659	102.537	3.500	102.300	102.167	102.047
3.375	102.300	102.162	102.045	3.375	101.937	101.800	101.684
3.250	101.803	101.660	101.549	3.250	101.506	101.364	101.253
3.125	101.306	101.176	101.077	3.125	100.817	100.670	100.563
3.000	100.825	100.696	100.597	3.000	100.503	100.382	100.283
2.875	100.280	100.149	100.051	2.875	100.036	99.911	99.817
2.750	99.626	99.494	99.396	2.750	99.407	99.278	99.187
2.625	98.822	98.690	98.592	2.625	97.978	97.846	97.702
2.500	98.086	97.996	97.923	2.500	96.927	96.794	96.650

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