



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, December 29, 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:
 12/29/2021 8:19:30 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	Rate	15 Day	30 Day	45 Day																																																																																																																																																																												
3.875	105.066	105.033	104.867	3.875	104.443	104.395	104.355	3.875	105.859	105.687	105.506	3.750	105.914	105.742	105.561	3.750	105.914	105.742	105.561	3.625	106.616	106.452	106.204	3.625	106.616	106.452	106.204	3.500	105.968	105.803	105.555	3.500	104.822	104.714	104.599	3.500	104.531	104.446	104.323	3.500	105.968	105.803	105.555	3.375	105.679	105.514	105.266	3.375	104.618	104.522	104.442	3.375	104.368	104.272	104.192	3.375	105.679	105.514	105.266	3.250	104.865	104.711	104.631	3.250	104.825	104.671	104.591	3.250	104.865	104.711	104.631	3.250	105.523	105.361	105.103	3.250	104.865	104.711	104.631	3.125	104.403	104.250	104.170	3.125	104.323	104.170	104.090	3.125	104.403	104.250	104.170	3.125	105.172	105.035	104.853	3.000	103.908	103.767	103.674	3.000	103.972	103.819	103.739	3.000	103.908	103.767	103.674	3.000	104.831	104.694	104.512	2.875	103.537	103.424	103.331	2.875	103.491	103.337	103.257	2.875	103.537	103.424	103.331	2.875	104.385	104.247	104.065	2.750	103.563	103.423	103.359	2.750	103.846	103.705	103.642	2.750	103.563	103.423	103.359	2.750	103.896	103.763	103.586	2.625	102.538	102.397	102.333	2.625	102.631	102.491	102.427	2.625	102.538	102.397	102.333	2.625	102.712	102.606	102.527	2.500	101.979	101.844	101.774	2.500	102.200	102.059	101.996	2.500	101.979	101.844	101.774	2.500	102.270	102.164	102.085	2.375	101.509	101.413	101.333	2.375	101.603	101.462	101.398	2.375	101.509	101.413	101.333	2.375	101.602	101.497	101.417	2.250	101.039	100.943	100.863	2.250	100.962	100.822	100.758	2.250	101.039	100.943	100.863	2.250	101.039	100.943	100.863

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	98.967	98.855	98.762	3.875	98.967	98.855	98.762	3.750	98.874	98.761	98.668	3.750	98.874	98.761	98.668	4.125	103.600	103.632	103.612	4.125				4.125				3.625	101.154	101.057	100.978	4.000	103.347	103.378	103.358	4.000	103.097	103.128	103.108	3.625	101.154	101.057	100.978	3.500	104.070	103.898	103.798	3.500	104.070	103.898	103.798	3.500	99.478	99.382	99.302	3.875	103.068	103.100	103.080	3.875	102.818	102.850	102.830	3.875	99.022	98.925	98.845	3.750	104.417	104.357	104.219	3.750	104.167	104.107	103.969	3.750	99.478	99.382	99.302	3.625	104.203	104.081	103.943	3.625	104.077	103.905	103.805	3.625	99.022	98.925	98.845	3.500	104.070	103.898	103.798	3.500	104.167	104.107	103.969	3.500	98.582	98.486	98.406	3.375	103.641	103.502	103.370	3.375	103.695	103.522	103.423	3.375	98.582	98.486	98.406	3.250	103.814	103.748	103.602	3.250	103.564	103.498	103.352	3.250	99.228	99.132	99.052	3.125	103.824	103.773	103.697	3.125	103.563	103.511	103.436	3.125	99.228	99.132	99.052	3.000	103.361	103.309	103.234	3.000	103.217	103.165	103.090	3.000	98.582	98.453	98.347	2.875	102.873	102.806	102.717	2.875	102.848	102.796	102.721	2.875	98.559	98.463	98.383	2.750	102.883	102.831	102.756	2.750	102.881	102.829	102.754	2.750	97.950	97.853	97.774

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	98.717	98.605	98.512	3.125	97.476	97.347	97.241	3.125	97.226	97.097	96.991	3.000	96.405	96.276	96.170	3.000	96.405	96.276	96.170	2.875	95.972	95.843	95.737	2.875	95.972	95.843	95.737	3.500	99.228	99.132	99.052	2.750	95.524	95.395	95.289	2.750	95.274	95.145	95.039	3.375	98.772	98.675	98.595	3.375	96.832	96.703	96.597	3.375	95.274	95.145	95.039	3.250	98.332	98.236	98.156	3.250	96.832	96.703	96.597	3.250	95.735	95.606	95.500	3.125	99.671	99.575	99.495	3.125	95.985	95.856	95.750	3.125	95.735	95.606	95.500	3.000	98.309	98.213	98.133	3.000	95.292	95.163	95.057	3.000	95.042	94.913	94.807	2.875	97.700	97.603	97.524	2.875	94.859	94.730	94.624	2.875	94.609	94.480	94.374	2.750	97.000	96.903	96.824	2.750	94.609	94.480	94.374	2.625	96.582	96.453	96.347	2.625	94.609	94.480	94.374	2.625	95.042	94.913	94.807	2.500	95.985	95.856	95.750	2.500	94.609	94.480	94.374	2.500	95.735	95.606	95.500	2.375	95.042	94.913	94.807	2.375	94.609	94.480	94.374	2.375	95.042	94.913	94.807	2.250	94.859	94.730	94.624	2.250	94.609	94.480	94.374	2.250	94.609	94.480	94.374	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000	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	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																																																				
4.125	102.364	102.341	102.203	4.125	101.672	101.624	101.584	4.125	101.672	101.624	101.584	4.000	102.045	101.997	101.957	4.000	102.045	101.997	101.957	3.875	102.441	102.371	102.217	3.875	102.191	102.121	101.967	3.875	102.441	102.371	102.217	3.750	103.827	103.712	103.535	3.750	103.577	103.462	103.285	3.750	103.827	103.712	103.535	3.625	104.062	103.984	103.858	3.625	103.257	103.142	102.999	3.625	104.062	103.984	103.858	3.500	103.673	103.588	103.466	3.500	102.987	102.890	102.811	3.500	103.673	103.588	103.466	3.375	103.359	103.269	103.151	3.375	102.632	102.536	102.456	3.375	103.359	103.269	103.151	3.250	103.343	103.246	103.166	3.250	102.632	102.536	102.456	3.250	103.093	102.996	102.916	3.125	103.068	102.970	102.858	3.125	102.782	102.669	102.576	3.125	103.068	102.970	102.858	3.000	102.685	102.580	102.473	3.000	102.418	102.306	102.213	3.000	102.685	102.580	102.473	2.875	102.302	102.189	102.096	2.875	102.052	101.939	101.846	2.875	102.302	102.189	102.096	2.750	102.088	101.975	101.882	2.750	101.838	101.725	101.632	2.750	102.088	101.975	101.882	2.625	101.214	101.117	101.038	2.625	101.964	101.867	101.788	2.625	101.214	101.117	101.038	2.500	100.852	100.755	100.676	2.500	100.964	100.867	100.788	2.500	100.852	100.755	100.676	2.375	100.412	100.315	100.236	2.375	100.602	100.505	100.426	2.375	100.412	100.315	100.236	2.250	99.992	99.895	99.816	2.250	100.162	100.065	99.986	2.250	99.992	99.895	99.816	2.125	99.742	99.645	99.566	2.125	99.742	99.645	99.566

Streamline/IRRL 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	
DTI >= 55%	-0.500
FHA Streamline	-0.250
AUS Refer/Manual UW	-0.375
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2 units	-0.500
3-4 units	-1.000
Manufactured Home	-1.250
VA IRRRL Adjustments	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250
Purchase Special	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

FICO Adjusters	FHA	VA	USDA
>=740	0.250	0.125	0.125
700-739	0.000	0.000	0.000
680-699	0.000	0.000	0.000
660-679	-0.500	-0.750	-0.750
640-659	-0.750	-1.250	-1.250
620-639	-2.000	-2.250	-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



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

Effective Time:
 12/29/2021 8:19:30 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.**



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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	104.471	104.337	104.203	4.250	104.221	104.221	104.174
4.125	104.028	103.894	103.760	4.125	103.778	103.778	103.669
4.000	103.819	103.685	103.552	4.000	103.569	103.569	103.460
3.875	103.644	103.510	103.377	3.875	103.394	103.394	103.285
3.750	103.601	103.467	103.333	3.750	103.351	103.351	103.179
3.625	103.536	103.402	103.268	3.625	103.286	103.286	103.114
3.500	103.273	103.139	103.005	3.500	103.023	103.023	102.851
3.375	102.961	102.828	102.694	3.375	102.711	102.711	102.540
3.250	102.903	102.769	102.635	3.250	102.653	102.653	102.450
3.125	102.793	102.659	102.526	3.125	102.543	102.543	102.340
3.000	102.409	102.275	102.141	3.000	102.159	102.159	101.956
2.875	102.025	101.891	101.757	2.875	101.775	101.775	101.571
2.750	101.585	101.451	101.317	2.750	101.335	101.335	101.132
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	104.183	104.183	3.500	103.996	103.933	103.933
3.375	103.931	103.869	103.869	3.375	103.681	103.619	103.619
3.250	104.404	104.311	104.311	3.250	104.154	104.061	104.061
3.125	103.848	103.754	103.754	3.125	103.598	103.504	103.504
3.000	103.491	103.397	103.397	3.000	103.241	103.147	103.147
2.875	103.126	103.032	103.032	2.875	102.876	102.782	102.782
2.750	102.749	102.655	102.655	2.750	102.499	102.405	102.405
2.625	102.525	102.275	102.275	2.625	102.275	102.025	102.025
2.500	102.149	101.899	101.899	2.500	101.899	101.649	101.649
2.375	101.772	101.522	101.522	2.375	101.522	101.272	101.272
2.250	101.391	101.141	101.141	2.250	101.141	100.891	100.891
2.125				2.125			
2.000				2.000			
1.875				1.875			

GSFFX30HB	FHA 30 Yr Fixed HB			GSVFX30HI	VA 30 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.500				4.500			
4.375				4.375			
4.250				4.250			
4.125	101.047	100.999	100.959	4.125	100.797	100.749	100.709
4.000	101.420	101.372	101.332	4.000	101.170	101.122	101.082
3.875	101.566	101.496	101.342	3.875	101.316	101.246	101.092
3.750	102.952	102.837	102.660	3.750	102.702	102.587	102.410
3.625	102.632	102.517	102.374	3.625	102.382	102.267	102.124
3.500	102.362	102.265	102.186	3.500	102.112	102.015	101.936
3.375	102.007	101.911	101.831	3.375	101.757	101.661	101.581
3.250	102.468	102.371	102.291	3.250	102.218	102.121	102.041
3.125	102.157	102.044	101.951	3.125	101.907	101.794	101.701
3.000	101.793	101.681	101.588	3.000	101.543	101.431	101.338
2.875	101.427	101.314	101.221	2.875	101.177	101.064	100.971
2.750	101.213	101.100	101.007	2.750	100.963	100.850	100.757

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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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	105.070	104.902	4.250	105.647	105.601	105.495	3.750	104.923	104.834	104.745	
4.000	104.618	104.539	104.447	4.125	105.902	105.796	105.620	3.625	104.755	104.613	104.505	
3.875	104.419	104.307	104.214	4.000	105.398	105.312	105.208	3.500	105.059	105.006	104.892	
3.750	104.298	104.186	104.092	3.875	105.077	104.988	104.883	3.375	104.704	104.651	104.538	
3.625	103.987	103.846	103.729	3.750	104.680	104.584	104.429	3.250	104.310	104.257	104.143	
3.500	103.574	103.433	103.316	3.625	104.625	104.479	104.274	3.125	103.946	103.895	103.779	
3.375	103.192	103.050	102.933	3.500	104.291	104.145	103.940	3.000	103.747	103.594	103.513	
3.250	102.731	102.590	102.473	3.375	103.905	103.758	103.553	2.875	103.430	103.312	103.210	
3.125	102.133	102.011	101.909	3.250	103.440	103.294	103.089	2.750	103.028	102.875	102.794	
3.000	101.652	101.531	101.429	3.125	103.033	102.898	102.700	2.625	102.605	102.486	102.385	
2.875	101.161	101.039	100.938	3.000	102.629	102.494	102.296	2.500	102.212	102.094	101.992	
2.750	100.537	100.415	100.314	2.875	102.173	102.038	101.840	2.375	101.656	101.565	101.487	
2.625	99.530	99.409	99.307	2.750	101.612	101.477	101.279	2.250	101.206	101.116	101.038	
2.500	98.651	98.530	98.428	2.625	100.965	100.830	100.633	2.125	100.687	100.596	100.518	
2.375	97.840	97.716	97.639	2.500	100.193	100.059	99.868	2.000	100.126	100.036	99.958	
2.250	97.116	96.992	96.854	2.375	99.649	99.525	99.336	1.990	100.043	99.953	99.875	
				2.250	98.991	98.867	98.679	1.875	99.289	99.197	99.107	

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	105.673	105.613	105.475	4.250	104.022	103.927	103.821	3.875	104.021	103.961	103.823
3.750	105.318	105.258	105.120	4.125	103.970	103.947	103.843	3.750	103.800	103.740	103.602
3.625	104.839	104.779	104.641	4.000	103.645	103.622	103.518	3.625	103.493	103.433	103.295
3.500	104.814	104.748	104.602	3.875	104.440	104.355	104.235	3.500	103.750	103.683	103.538
3.375	104.637	104.571	104.426	3.750	104.071	103.992	103.865	3.375	103.549	103.483	103.338
3.250	104.306	104.239	104.094	3.625	103.748	103.554	103.416	3.250	103.271	103.204	103.059
3.125	103.827	103.760	103.615	3.500	103.315	103.137	103.052	3.125	102.922	102.855	102.710
3.000	103.519	103.348	103.287	3.375	102.899	102.724	102.636	3.000	103.158	103.021	102.824
2.875	103.385	103.258	103.138	3.250	102.430	102.251	102.160	2.875	102.869	102.732	102.536
2.750	103.042	102.915	102.795	3.125	101.811	101.653	101.576	2.750	102.520	102.383	102.186
2.625	102.625	102.498	102.377	3.000	101.485	101.311	101.163	2.625	102.122	101.985	101.789
2.500	102.217	102.090	101.970	2.875	101.075	100.901	100.752	2.500	101.738	101.627	101.447
2.375	101.766	101.673	101.584	2.750	100.376	100.202	100.054	2.375	101.369	101.258	101.078
2.250	101.383	101.291	101.202	2.625	99.536	99.375	99.299	2.250	100.953	100.842	100.662
2.125	100.959	100.867	100.778	2.500	98.729	98.555	98.407				
2.000	100.501	100.409	100.319	2.375	97.878	97.727	97.514				
1.875	99.957	99.865	99.775	2.250	97.115	96.963	96.750				

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

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

General Adjustments

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/29/2021 8:19:30 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	105.118	105.070	104.902	4.250	105.647	105.601	105.495	3.750	104.923	104.834	104.745	3.750	104.923	104.834	104.745
4.000	104.618	104.539	104.447	4.125	105.902	105.796	105.620	3.625	104.755	104.613	104.505	3.625	104.755	104.613	104.505
3.875	104.419	104.307	104.214	4.000	105.398	105.312	105.208	3.500	105.059	105.006	104.892	3.500	105.059	105.006	104.892
3.750	104.298	104.186	104.092	3.875	105.077	104.988	104.883	3.375	104.704	104.651	104.538	3.375	104.704	104.651	104.538
3.625	103.987	103.846	103.729	3.750	104.680	104.584	104.429	3.250	104.310	104.257	104.143	3.250	104.310	104.257	104.143
3.500	103.574	103.433	103.316	3.625	104.625	104.479	104.274	3.125	103.946	103.895	103.779	3.125	103.946	103.895	103.779
3.375	103.192	103.050	102.933	3.500	104.291	104.145	103.940	3.000	103.747	103.594	103.513	3.000	103.747	103.594	103.513
3.250	102.731	102.590	102.473	3.375	103.905	103.758	103.553	2.875	103.430	103.312	103.210	2.875	103.430	103.312	103.210
3.125	102.133	102.011	101.909	3.250	103.440	103.294	103.089	2.750	103.028	102.875	102.794	2.750	103.028	102.875	102.794
3.000	101.652	101.531	101.429	3.125	103.033	102.898	102.700	2.625	102.605	102.486	102.385	2.625	102.605	102.486	102.385
2.990	101.602	101.481	101.379	3.000	102.629	102.494	102.296	2.500	102.212	102.094	101.992	2.500	102.212	102.094	101.992
2.875	101.161	101.039	100.938	2.875	102.173	102.038	101.840	2.375	101.656	101.565	101.487	2.375	101.656	101.565	101.487
2.750	100.537	100.415	100.314	2.750	101.612	101.477	101.279	2.250	101.206	101.116	101.038	2.250	101.206	101.116	101.038
2.625	99.530	99.409	99.307	2.625	100.965	100.830	100.633	2.125	100.687	100.596	100.518	2.125	100.687	100.596	100.518
2.500	98.651	98.530	98.428	2.500	100.193	100.059	99.868	2.000	100.126	100.036	99.958	2.000	100.126	100.036	99.958
2.375	97.840	97.716	97.639	2.375	99.649	99.525	99.336	1.990	100.043	99.953	99.875	1.990	100.043	99.953	99.875
2.250	97.116	96.992	96.854	2.250	98.991	98.867	98.679	1.875	99.289	99.197	99.107	1.875	99.289	99.197	99.107

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	105.673	105.613	105.475	4.250	103.897	103.802	103.696	3.875	103.896	103.836	103.698
3.750	105.318	105.258	105.120	4.125	103.845	103.822	103.718	3.750	103.675	103.615	103.477
3.625	104.839	104.779	104.641	4.000	103.520	103.497	103.393	3.625	103.368	103.308	103.170
3.500	104.814	104.748	104.602	3.875	104.315	104.230	104.110	3.500	103.625	103.558	103.413
3.375	104.637	104.571	104.426	3.750	103.946	103.867	103.740	3.375	103.424	103.358	103.213
3.250	104.306	104.239	104.094	3.625	103.623	103.429	103.291	3.250	103.146	103.079	102.934
3.125	103.827	103.760	103.615	3.500	103.190	103.012	102.927	3.125	102.797	102.730	102.585
3.000	103.519	103.348	103.287	3.375	102.774	102.599	102.511	3.000	103.033	102.896	102.699
2.875	103.385	103.258	103.138	3.250	102.305	102.126	102.035	2.875	102.744	102.607	102.411
2.750	103.042	102.915	102.795	3.125	101.686	101.528	101.451	2.750	102.395	102.258	102.061
2.625	102.625	102.498	102.377	3.000	101.360	101.186	101.038	2.625	101.997	101.860	101.664
2.500	102.217	102.090	101.970	2.875	100.950	100.776	100.627	2.500	101.613	101.502	101.322
2.375	101.766	101.673	101.584	2.750	100.251	100.077	99.929	2.375	101.244	101.133	100.953
2.250	101.383	101.291	101.202	2.625	99.411	99.250	99.174	2.250	100.828	100.717	100.537
2.125	100.959	100.867	100.778	2.500	98.604	98.430	98.282				
2.000	100.501	100.409	100.319	2.375	97.753	97.602	97.389				
1.875	99.957	99.865	99.775	2.250	96.990	96.838	96.625				

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						

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	-0.500	-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	-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:
12/29/2021 8:19:30 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	102.483	102.367	4.250	100.733	100.617						
4.125	102.358	102.242	4.125	100.483	100.367						
4.000	102.233	102.117	4.000	100.233	100.117						
3.875	101.983	101.867	3.875	99.858	99.742						
3.750	101.608	101.492	3.750	99.483	99.367						
3.625	101.108	100.992	3.625	98.983	98.867						
3.500	100.733	100.617	3.500	98.483	98.367						
3.375	100.483	100.367	3.375	97.733	97.617						
3.250	100.233	100.117	3.250	96.858	96.742						
3.125	99.733	99.617	3.125								
3.000	99.358	99.242	3.000								
2.875	98.733	98.617	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	96.858	96.742	4.250	96.858	96.742			
4.125			4.125			4.125			4.125	96.608	96.492	4.125	96.608	96.492			
4.000			4.000	98.483	98.367	4.000	98.483	98.367	4.000	96.358	96.242	4.000	96.358	96.242			
3.875	98.483	98.367	3.875	98.483	98.367	3.875	98.483	98.367	3.875	96.108	95.992	3.875	96.108	95.992			
3.750	98.483	98.367	3.750	98.358	98.242	3.750	98.358	98.242	3.750	95.733	95.617	3.750	95.733	95.617			
3.625	98.358	98.242	3.625	98.233	98.117	3.625	98.233	98.117	3.625	95.358	95.242	3.625	95.358	95.242			
3.500	98.233	98.117	3.500	98.108	97.992	3.500	98.108	97.992	3.500	94.858	94.742	3.500	94.858	94.742			
3.375	98.108	97.992	3.375	97.858	97.742	3.375	97.858	97.742	3.375	94.358	94.242	3.375	94.358	94.242			
3.250			3.250	97.608	97.492	3.250	97.608	97.492	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

HomeReady 30 Yr Fixed				HomeReady 30 Yr Fixed High Balance			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	105.133	105.091	104.918	4.250	102.452	102.378	102.119
4.125	104.760	104.718	104.545	4.125	102.555	102.521	102.504
4.000	104.251	104.209	104.047	4.000	103.875	103.780	103.670
3.875	103.855	103.782	103.684	3.875	103.470	103.377	103.265
3.750	103.443	103.370	103.250	3.750	103.062	102.973	102.857
3.625	103.199	103.033	102.935	3.625	102.696	102.508	102.433
3.500	102.747	102.580	102.483	3.500	102.334	102.145	102.071
3.375	102.270	102.104	102.006	3.375	101.927	101.741	101.664
3.250	101.747	101.580	101.483	3.250	101.421	101.257	101.157
3.125	101.252	101.098	101.017	3.125	100.786	100.609	100.551
3.000	100.768	100.614	100.533	3.000	100.419	100.282	100.161
2.875	100.222	100.067	99.986	2.875	99.953	99.812	99.694
2.750	99.570	99.415	99.334	2.750	99.324	99.179	99.066
2.625	98.770	98.614	98.533	2.625	98.522	98.354	98.285
2.500	98.011	97.900	97.838	2.500	97.698	97.533	97.460

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	105.133	105.091	104.918	4.250	102.509	102.451	102.175		
4.125	104.760	104.718	104.545	4.125	102.555	102.521	102.504		
4.000	104.251	104.209	104.047	4.000	103.388	103.342	103.294		
3.875	103.855	103.782	103.684	3.875	103.129	103.079	103.036		
3.750	103.443	103.370	103.250	3.750	102.819	102.764	102.726		
3.625	103.199	103.033	102.935	3.625	102.447	102.389	102.353		
3.500	102.747	102.580	102.483	3.500	102.211	102.060	101.929		
3.375	102.270	102.104	102.006	3.375	101.848	101.693	101.567		
3.250	101.747	101.580	101.483	3.250	101.416	101.257	101.135		
3.125	101.252	101.098	101.017	3.125	100.727	100.565	100.446		
3.000	100.768	100.614	100.533	3.000	100.419	100.282	100.161		
2.875	100.222	100.067	99.986	2.875	99.953	99.812	99.694		
2.750	99.570	99.415	99.334	2.750	99.324	99.179	99.066		
2.625	98.770	98.614	98.533	2.625	97.928	97.766	97.645		
2.500	98.011	97.900	97.838	2.500	96.878	96.716	96.595		

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