

me Mortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, December 30, 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.](#)

TABLE OF CONTENTS

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

Underwriting Fees

Underwriting fee may be included in price.

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

EXTENSION FEES

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

APPROVED STATES

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

LOSS PAYEE

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

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

Effective Time:
 12/30/2021 8:03:46 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 | 104.984 | 104.953 | 104.766 | 3.875 | 104.403 | 104.364 | 104.324 | 3.875 | 105.845 | 105.829 | 105.507 | 3.750 | 105.170 | 105.140 | 104.952 | 3.750 | 105.899 | 105.883 | 105.561 | 3.625 | 105.091 | 105.007 | 104.880 | 3.625 | 106.452 | 106.352 | 106.057 | 3.625 | 106.452 | 106.352 | 106.057 | | | | |
| 3.500 | 104.703 | 104.619 | 104.492 | 3.500 | 104.335 | 104.268 | 104.176 | 3.500 | 105.803 | 105.703 | 105.408 | 3.500 | 104.703 | 104.619 | 104.492 | 3.500 | 105.803 | 105.703 | 105.408 | 3.500 | 104.703 | 104.619 | 104.492 | 3.500 | 105.803 | 105.703 | 105.408 | 3.500 | 104.703 | 104.619 | 104.492 | | | | |
| 3.375 | 104.460 | 104.381 | 104.301 | 3.375 | 104.210 | 104.131 | 104.051 | 3.375 | 105.513 | 105.413 | 105.118 | 3.375 | 104.460 | 104.381 | 104.301 | 3.375 | 105.513 | 105.413 | 105.118 | 3.375 | 104.460 | 104.381 | 104.301 | 3.375 | 105.513 | 105.413 | 105.118 | 3.375 | 104.460 | 104.381 | 104.301 | | | | |
| 3.250 | 104.645 | 104.518 | 104.433 | 3.250 | 104.633 | 104.506 | 104.421 | 3.250 | 105.332 | 105.223 | 104.931 | 3.250 | 104.645 | 104.518 | 104.433 | 3.250 | 105.332 | 105.223 | 104.931 | 3.250 | 104.645 | 104.518 | 104.433 | 3.250 | 105.332 | 105.223 | 104.931 | 3.250 | 104.645 | 104.518 | 104.433 | | | | |
| 3.125 | 104.172 | 104.045 | 103.960 | 3.125 | 104.112 | 103.985 | 103.900 | 3.125 | 104.877 | 104.742 | 104.587 | 3.125 | 104.172 | 104.045 | 103.960 | 3.125 | 104.877 | 104.742 | 104.587 | 3.125 | 104.172 | 104.045 | 103.960 | 3.125 | 104.877 | 104.742 | 104.587 | 3.125 | 104.172 | 104.045 | 103.960 | | | | |
| 3.000 | 103.671 | 103.548 | 103.459 | 3.000 | 103.749 | 103.622 | 103.537 | 3.000 | 104.535 | 104.400 | 104.244 | 3.000 | 103.671 | 103.548 | 103.459 | 3.000 | 104.535 | 104.400 | 104.244 | 3.000 | 103.671 | 103.548 | 103.459 | 3.000 | 104.535 | 104.400 | 104.244 | 3.000 | 103.671 | 103.548 | 103.459 | | | | |
| 2.875 | 103.298 | 103.205 | 103.112 | 2.875 | 103.258 | 103.131 | 103.046 | 2.875 | 104.087 | 103.952 | 103.796 | 2.875 | 103.298 | 103.205 | 103.112 | 2.875 | 104.087 | 103.952 | 103.796 | 2.875 | 103.298 | 103.205 | 103.112 | 2.875 | 104.087 | 103.952 | 103.796 | 2.875 | 103.298 | 103.205 | 103.112 | | | | |
| 2.750 | 103.375 | 103.245 | 103.176 | 2.750 | 103.671 | 103.541 | 103.472 | 2.750 | 103.604 | 103.471 | 103.318 | 2.750 | 103.375 | 103.245 | 103.176 | 2.750 | 103.604 | 103.471 | 103.318 | 2.750 | 103.375 | 103.245 | 103.176 | 2.750 | 103.604 | 103.471 | 103.318 | 2.750 | 103.375 | 103.245 | 103.176 | | | | |
| 2.625 | 102.346 | 102.216 | 102.147 | 2.625 | 102.446 | 102.315 | 102.246 | 2.625 | 102.434 | 102.315 | 102.258 | 2.625 | 102.346 | 102.216 | 102.147 | 2.625 | 102.434 | 102.315 | 102.258 | 2.625 | 102.346 | 102.216 | 102.147 | 2.625 | 102.434 | 102.315 | 102.258 | 2.625 | 102.346 | 102.216 | 102.147 | | | | |
| 2.500 | 101.786 | 101.656 | 101.587 | 2.500 | 102.009 | 101.879 | 101.810 | 2.500 | 101.991 | 101.872 | 101.815 | 2.500 | 101.786 | 101.656 | 101.587 | 2.500 | 101.991 | 101.872 | 101.815 | 2.500 | 101.786 | 101.656 | 101.587 | 2.500 | 101.991 | 101.872 | 101.815 | 2.500 | 101.786 | 101.656 | 101.587 | | | | |
| 2.375 | 101.274 | 101.194 | 101.115 | 2.375 | 101.409 | 101.279 | 101.210 | 2.375 | 101.322 | 101.203 | 101.146 | 2.375 | 101.274 | 101.194 | 101.115 | 2.375 | 101.322 | 101.203 | 101.146 | 2.375 | 101.274 | 101.194 | 101.115 | 2.375 | 101.322 | 101.203 | 101.146 | 2.375 | 101.274 | 101.194 | 101.115 | | | | |
| 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.767 | 100.637 | 100.568 | 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.804 | 100.724 | 100.644 | 2.250 | 100.804 | 100.724 | 100.644 | | | | |

| 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% | -0.500 | >=740 | | 0.250 | 0.125 | 0.125 |
| FHA Streamline | -0.250 | 700-739 | | 0.000 | 0.000 | 0.000 |
| AUS Refer/Manual UW | -0.375 | 680-699 | | 0.000 | 0.000 | 0.000 |
| LA >=\$50,000 - \$99,999 | -0.750 | 660-679 | | -0.500 | -0.750 | -0.750 |
| LA >=\$100,000 - \$124,999 | -0.375 | 640-659 | | -0.750 | -1.250 | -1.250 |
| LA > \$124,999 - LIMIT | 0.000 | 620-639 | | -2.000 | -2.250 | -2.250 |
| 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 | | | | | |

| 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
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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 | 104.424 | 104.290 | 104.156 | 4.250 | 104.174 | 104.174 | 104.127 |
| 4.125 | 103.919 | 103.785 | 103.651 | 4.125 | 103.669 | 103.669 | 103.528 |
| 4.000 | 103.710 | 103.576 | 103.442 | 4.000 | 103.460 | 103.460 | 103.319 |
| 3.875 | 103.535 | 103.401 | 103.267 | 3.875 | 103.285 | 103.285 | 103.144 |
| 3.750 | 103.351 | 103.217 | 103.083 | 3.750 | 103.101 | 103.101 | 102.929 |
| 3.625 | 103.286 | 103.152 | 103.018 | 3.625 | 103.036 | 103.036 | 102.864 |
| 3.500 | 103.023 | 102.889 | 102.755 | 3.500 | 102.773 | 102.773 | 102.601 |
| 3.375 | 102.711 | 102.578 | 102.444 | 3.375 | 102.461 | 102.461 | 102.290 |
| 3.250 | 102.590 | 102.456 | 102.322 | 3.250 | 102.340 | 102.340 | 102.137 |
| 3.125 | 102.481 | 102.347 | 102.213 | 3.125 | 102.231 | 102.231 | 102.028 |
| 3.000 | 102.097 | 101.963 | 101.829 | 3.000 | 101.847 | 101.847 | 101.643 |
| 2.875 | 101.712 | 101.578 | 101.444 | 2.875 | 101.462 | 101.462 | 101.259 |
| 2.750 | 101.273 | 101.139 | 101.005 | 2.750 | 101.023 | 101.023 | 100.820 |
| 2.625 | 101.292 | 101.158 | 101.024 | 2.625 | 101.042 | 101.042 | 100.886 |
| 2.500 | 100.855 | 100.721 | 100.587 | 2.500 | 100.605 | 100.605 | 100.448 |
| 2.375 | 100.408 | 100.275 | 100.141 | 2.375 | 100.158 | 100.158 | 100.002 |
| 2.250 | 99.940 | 99.806 | 99.672 | 2.250 | 99.690 | 99.690 | 99.534 |

| 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 | 104.636 | 104.636 | 3.500 | 103.996 | 104.386 | 104.386 |
| 3.375 | 103.931 | 104.322 | 104.322 | 3.375 | 103.681 | 104.072 | 104.072 |
| 3.250 | 104.279 | 104.186 | 104.186 | 3.250 | 104.029 | 103.936 | 103.936 |
| 3.125 | 103.723 | 103.629 | 103.629 | 3.125 | 103.473 | 103.379 | 103.379 |
| 3.000 | 103.366 | 103.272 | 103.272 | 3.000 | 103.116 | 103.022 | 103.022 |
| 2.875 | 103.001 | 102.907 | 102.907 | 2.875 | 102.751 | 102.657 | 102.657 |
| 2.750 | 102.624 | 102.530 | 102.530 | 2.750 | 102.374 | 102.280 | 102.280 |
| 2.625 | 102.400 | 102.212 | 102.212 | 2.625 | 102.150 | 101.962 | 101.962 |
| 2.500 | 102.024 | 101.836 | 101.836 | 2.500 | 101.774 | 101.586 | 101.586 |
| 2.375 | 101.647 | 101.460 | 101.460 | 2.375 | 101.397 | 101.210 | 101.210 |
| 2.250 | 101.266 | 101.078 | 101.078 | 2.250 | 101.016 | 100.828 | 100.828 |
| 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 | 101.007 | 100.968 | 100.928 | 4.125 | 100.757 | 100.718 | 100.678 |
| 4.000 | 101.380 | 101.341 | 101.301 | 4.000 | 101.130 | 101.091 | 101.051 |
| 3.875 | 101.344 | 101.332 | 101.280 | 3.875 | 101.094 | 101.082 | 101.030 |
| 3.750 | 102.758 | 102.668 | 102.485 | 3.750 | 102.508 | 102.418 | 102.235 |
| 3.625 | 102.438 | 102.348 | 102.233 | 3.625 | 102.188 | 102.098 | 101.983 |
| 3.500 | 102.204 | 102.124 | 102.045 | 3.500 | 101.954 | 101.874 | 101.795 |
| 3.375 | 101.849 | 101.770 | 101.690 | 3.375 | 101.599 | 101.520 | 101.440 |
| 3.250 | 102.310 | 102.230 | 102.151 | 3.250 | 102.060 | 101.980 | 101.901 |
| 3.125 | 101.918 | 101.825 | 101.732 | 3.125 | 101.668 | 101.575 | 101.482 |
| 3.000 | 101.555 | 101.462 | 101.369 | 3.000 | 101.305 | 101.212 | 101.119 |
| 2.875 | 101.188 | 101.095 | 101.002 | 2.875 | 100.938 | 100.845 | 100.752 |
| 2.750 | 100.994 | 100.901 | 100.808 | 2.750 | 100.744 | 100.651 | 100.558 |

| 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 | 104.932 | 104.858 | 104.748 | 4.250 | 105.610 | 105.532 | 105.421 | 3.750 | 105.136 | 105.020 | 104.903 | |
| 4.000 | 104.540 | 104.477 | 104.376 | 4.125 | 105.686 | 105.696 | 105.617 | 3.625 | 104.771 | 104.655 | 104.538 | |
| 3.875 | 104.241 | 104.148 | 104.053 | 4.000 | 105.384 | 105.316 | 105.215 | 3.500 | 104.839 | 104.781 | 104.663 | |
| 3.750 | 104.111 | 104.018 | 103.923 | 3.875 | 105.051 | 104.982 | 104.881 | 3.375 | 104.486 | 104.428 | 104.310 | |
| 3.625 | 103.802 | 103.679 | 103.516 | 3.750 | 104.653 | 104.572 | 104.427 | 3.250 | 104.085 | 104.028 | 103.909 | |
| 3.500 | 103.400 | 103.284 | 103.140 | 3.625 | 104.511 | 104.395 | 104.192 | 3.125 | 103.715 | 103.660 | 103.539 | |
| 3.375 | 102.980 | 102.863 | 102.746 | 3.500 | 104.159 | 104.043 | 103.840 | 3.000 | 103.571 | 103.450 | 103.375 | |
| 3.250 | 102.511 | 102.394 | 102.277 | 3.375 | 103.759 | 103.643 | 103.440 | 2.875 | 103.371 | 103.271 | 103.170 | |
| 3.125 | 101.924 | 101.823 | 101.721 | 3.250 | 103.293 | 103.177 | 102.974 | 2.750 | 102.957 | 102.857 | 102.756 | |
| 3.000 | 101.434 | 101.333 | 101.232 | 3.125 | 102.929 | 102.828 | 102.639 | 2.625 | 102.571 | 102.472 | 102.370 | |
| 2.875 | 100.936 | 100.835 | 100.733 | 3.000 | 102.506 | 102.405 | 102.216 | 2.500 | 102.151 | 102.051 | 101.950 | |
| 2.750 | 100.304 | 100.203 | 100.101 | 2.875 | 102.038 | 101.936 | 101.747 | 2.375 | 101.485 | 101.395 | 101.306 | |
| 2.625 | 99.240 | 99.139 | 99.037 | 2.750 | 101.474 | 101.373 | 101.184 | 2.250 | 101.003 | 100.930 | 100.852 | |
| 2.500 | 98.354 | 98.253 | 98.151 | 2.625 | 100.826 | 100.725 | 100.536 | 2.125 | 100.477 | 100.404 | 100.326 | |
| 2.375 | 97.494 | 97.424 | 97.355 | 2.500 | 100.051 | 99.950 | 99.761 | 2.000 | 99.891 | 99.818 | 99.740 | |
| 2.250 | 96.754 | 96.680 | 96.569 | 2.375 | 99.302 | 99.228 | 99.065 | 1.990 | 99.808 | 99.735 | 99.657 | |
| | | | | 2.250 | 98.629 | 98.555 | 98.392 | 1.875 | 99.024 | 98.942 | 98.867 | |

| 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 | 105.692 | 105.651 | 105.518 | 4.250 | 103.812 | 103.822 | 103.744 | 3.875 | 104.040 | 103.999 | 103.867 |
| 3.750 | 105.337 | 105.296 | 105.164 | 4.125 | 103.947 | 103.937 | 103.835 | 3.750 | 103.820 | 103.779 | 103.646 |
| 3.625 | 104.859 | 104.818 | 104.685 | 4.000 | 103.627 | 104.671 | 104.552 | 3.625 | 103.512 | 103.471 | 103.338 |
| 3.500 | 104.760 | 104.707 | 104.567 | 3.875 | 104.323 | 104.266 | 104.144 | 3.500 | 103.696 | 103.643 | 103.503 |
| 3.375 | 104.583 | 104.531 | 104.391 | 3.750 | 103.947 | 103.894 | 103.764 | 3.375 | 103.495 | 103.443 | 103.302 |
| 3.250 | 104.251 | 104.199 | 104.059 | 3.625 | 103.489 | 103.336 | 103.244 | 3.250 | 103.216 | 103.164 | 103.024 |
| 3.125 | 103.772 | 103.720 | 103.580 | 3.500 | 103.107 | 102.966 | 102.888 | 3.125 | 102.867 | 102.815 | 102.675 |
| 3.000 | 103.335 | 103.271 | 103.149 | 3.375 | 102.684 | 102.545 | 102.464 | 3.000 | 102.769 | 102.747 | 102.661 |
| 2.875 | 103.144 | 103.010 | 102.958 | 3.250 | 102.201 | 102.064 | 101.980 | 2.875 | 102.480 | 102.458 | 102.372 |
| 2.750 | 102.750 | 102.617 | 102.563 | 3.125 | 101.610 | 101.484 | 101.413 | 2.750 | 102.131 | 102.109 | 102.023 |
| 2.625 | 102.369 | 102.245 | 102.178 | 3.000 | 101.258 | 101.112 | 100.972 | 2.625 | 101.733 | 101.711 | 101.625 |
| 2.500 | 101.893 | 101.789 | 101.701 | 2.875 | 100.822 | 100.677 | 100.528 | 2.500 | 101.461 | 101.415 | 101.291 |
| 2.375 | 101.501 | 101.419 | 101.333 | 2.750 | 100.136 | 99.990 | 99.842 | 2.375 | 101.092 | 101.046 | 100.922 |
| 2.250 | 101.118 | 101.036 | 100.950 | 2.625 | 99.302 | 99.176 | 99.106 | 2.250 | 100.677 | 100.631 | 100.506 |
| 2.125 | 100.695 | 100.613 | 100.527 | 2.500 | 98.406 | 98.263 | 98.112 | | | | |
| 2.000 | 100.236 | 100.154 | 100.068 | 2.375 | 97.637 | 97.514 | 97.304 | | | | |
| 1.875 | 99.693 | 99.610 | 99.524 | 2.250 | 96.858 | 96.735 | 96.525 | | | | |

CLARITY HIGHLIGHTS

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

Clarity Conventional Adjustment

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

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

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

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

High Balance Loan Adjusters

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

Loans with Secondary Financing

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

The below adds also apply:

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

General Adjustments

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/30/2021 8:03:46 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 | 104.932 | 104.858 | 104.748 | 4.250 | 105.610 | 105.532 | 105.421 | 3.750 | 105.136 | 105.020 | 104.903 | 3.625 | 104.771 | 104.655 | 104.538 |
| 4.000 | 104.540 | 104.477 | 104.376 | 4.125 | 105.686 | 105.696 | 105.617 | 3.625 | 104.771 | 104.655 | 104.538 | 3.500 | 104.839 | 104.781 | 104.663 |
| 3.875 | 104.241 | 104.148 | 104.053 | 4.000 | 105.384 | 105.316 | 105.215 | 3.500 | 104.839 | 104.781 | 104.663 | 3.375 | 104.486 | 104.428 | 104.310 |
| 3.750 | 104.111 | 104.018 | 103.923 | 3.875 | 105.051 | 104.982 | 104.881 | 3.375 | 104.486 | 104.428 | 104.310 | 3.250 | 104.085 | 104.028 | 103.909 |
| 3.625 | 103.802 | 103.679 | 103.516 | 3.750 | 104.653 | 104.572 | 104.427 | 3.250 | 104.085 | 104.028 | 103.909 | 3.125 | 103.715 | 103.660 | 103.539 |
| 3.500 | 103.400 | 103.284 | 103.140 | 3.625 | 104.511 | 104.395 | 104.192 | 3.125 | 103.715 | 103.660 | 103.539 | 3.000 | 103.571 | 103.450 | 103.375 |
| 3.375 | 102.980 | 102.863 | 102.746 | 3.500 | 104.159 | 104.043 | 103.840 | 3.000 | 103.571 | 103.450 | 103.375 | 2.875 | 103.371 | 103.271 | 103.170 |
| 3.250 | 102.511 | 102.394 | 102.277 | 3.375 | 103.759 | 103.643 | 103.440 | 2.875 | 103.371 | 103.271 | 103.170 | 2.750 | 102.957 | 102.857 | 102.756 |
| 3.125 | 101.924 | 101.823 | 101.721 | 3.250 | 103.293 | 103.177 | 102.974 | 2.750 | 102.957 | 102.857 | 102.756 | 2.625 | 102.571 | 102.472 | 102.370 |
| 3.000 | 101.434 | 101.333 | 101.232 | 3.125 | 102.929 | 102.828 | 102.639 | 2.625 | 102.571 | 102.472 | 102.370 | 2.500 | 102.151 | 102.051 | 101.950 |
| 2.990 | 101.384 | 101.283 | 101.182 | 3.000 | 102.506 | 102.405 | 102.216 | 2.500 | 102.151 | 102.051 | 101.950 | 2.375 | 101.485 | 101.395 | 101.306 |
| 2.875 | 100.936 | 100.835 | 100.733 | 2.875 | 102.038 | 101.936 | 101.747 | 2.375 | 101.485 | 101.395 | 101.306 | 2.250 | 101.003 | 100.930 | 100.852 |
| 2.750 | 100.304 | 100.203 | 100.101 | 2.750 | 101.474 | 101.373 | 101.184 | 2.250 | 101.003 | 100.930 | 100.852 | 2.125 | 100.477 | 100.404 | 100.326 |
| 2.625 | 99.240 | 99.139 | 99.037 | 2.625 | 100.826 | 100.725 | 100.536 | 2.125 | 100.477 | 100.404 | 100.326 | 2.000 | 99.891 | 99.818 | 99.740 |
| 2.500 | 98.354 | 98.253 | 98.151 | 2.500 | 100.051 | 99.950 | 99.761 | 2.000 | 99.891 | 99.818 | 99.740 | 1.990 | 99.808 | 99.735 | 99.657 |
| 2.375 | 97.494 | 97.424 | 97.355 | 2.375 | 99.302 | 99.228 | 99.065 | 1.990 | 99.808 | 99.735 | 99.657 | 1.875 | 99.024 | 98.942 | 98.867 |
| 2.250 | 96.754 | 96.680 | 96.569 | 2.250 | 98.629 | 98.555 | 98.392 | 1.875 | 99.024 | 98.942 | 98.867 | | | | |

| Conforming 10 Yr Fixed | | | | | | | | | | | | | | | |
|------------------------|---------|---------|---------|----------|---------|---------|---------|----------|---------|---------|---------|-------|---------|---------|---------|
| 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 | 105.692 | 105.651 | 105.518 | 4.250 | 103.687 | 103.697 | 103.619 | 3.875 | 103.915 | 103.874 | 103.742 | 3.750 | 103.695 | 103.654 | 103.521 |
| 3.750 | 105.337 | 105.296 | 105.164 | 4.125 | 103.822 | 103.812 | 103.710 | 3.625 | 103.387 | 103.346 | 103.213 | 3.500 | 103.571 | 103.518 | 103.378 |
| 3.625 | 104.859 | 104.818 | 104.685 | 4.000 | 103.502 | 103.492 | 103.390 | 3.500 | 103.387 | 103.346 | 103.213 | 3.375 | 103.370 | 103.318 | 103.177 |
| 3.500 | 104.760 | 104.707 | 104.567 | 3.875 | 103.198 | 103.188 | 103.086 | 3.250 | 103.091 | 103.039 | 102.899 | 3.125 | 102.742 | 102.690 | 102.550 |
| 3.375 | 104.583 | 104.531 | 104.391 | 3.750 | 103.822 | 103.769 | 103.639 | 3.000 | 102.644 | 102.622 | 102.536 | 2.875 | 102.355 | 102.333 | 102.247 |
| 3.250 | 104.251 | 104.199 | 104.059 | 3.625 | 103.364 | 103.311 | 103.119 | 2.750 | 102.006 | 101.984 | 101.898 | 2.625 | 101.608 | 101.586 | 101.500 |
| 3.125 | 103.772 | 103.720 | 103.580 | 3.500 | 102.982 | 102.841 | 102.763 | 2.500 | 101.336 | 101.290 | 101.166 | 2.375 | 100.967 | 100.921 | 100.797 |
| 3.000 | 103.335 | 103.271 | 103.149 | 3.375 | 102.559 | 102.420 | 102.339 | 2.250 | 100.552 | 100.506 | 100.381 | 2.125 | 100.118 | 100.068 | 99.943 |
| 2.875 | 103.144 | 103.010 | 102.958 | 3.250 | 102.076 | 101.939 | 101.855 | 2.000 | 99.177 | 99.051 | 98.981 | 1.990 | 98.808 | 98.735 | 98.657 |
| 2.750 | 102.750 | 102.617 | 102.563 | 3.125 | 101.485 | 101.359 | 101.288 | 1.875 | 98.512 | 98.389 | 98.319 | 1.875 | 98.151 | 98.078 | 97.999 |
| 2.625 | 102.369 | 102.245 | 102.178 | 3.000 | 101.133 | 100.987 | 100.847 | 1.750 | 97.865 | 97.717 | 97.647 | 1.750 | 97.404 | 97.331 | 97.252 |
| 2.500 | 101.893 | 101.789 | 101.701 | 2.875 | 100.697 | 100.552 | 100.403 | 1.625 | 97.051 | 96.903 | 96.833 | 1.625 | 96.372 | 96.300 | 96.221 |
| 2.375 | 101.501 | 101.419 | 101.333 | 2.750 | 100.011 | 99.865 | 99.717 | 1.500 | 96.221 | 96.073 | 95.925 | 1.500 | 95.446 | 95.398 | 95.319 |
| 2.250 | 101.118 | 101.036 | 100.950 | 2.625 | 99.177 | 99.051 | 98.981 | 1.375 | 95.216 | 95.068 | 94.919 | 1.375 | 94.441 | 94.393 | 94.314 |
| 2.125 | 100.695 | 100.613 | 100.527 | 2.500 | 98.281 | 98.138 | 97.987 | 1.250 | 94.221 | 94.073 | 93.925 | 1.250 | 93.446 | 93.398 | 93.319 |
| 2.000 | 100.236 | 100.154 | 100.068 | 2.375 | 97.512 | 97.369 | 97.179 | 1.125 | 93.256 | 93.108 | 92.960 | 1.125 | 92.481 | 92.433 | 92.354 |
| 1.875 | 99.693 | 99.610 | 99.524 | 2.250 | 96.733 | 96.610 | 96.400 | 1.000 | 92.256 | 92.108 | 91.960 | 1.000 | 91.481 | 91.433 | 91.354 |

| FHLMC Codes | | | |
|-------------|-------------|----------|------------------------------|
| ARFX30 | CF 30yr fix | ARFX10 | CF 10yr fix |
| ARFX25 | CF 25yr fix | ARFX30SC | CF 30yr fix Super Conforming |
| ARFX20 | CF 20yr fix | ARFX15SC | CF 15yr fix Super Conforming |
| ARFX15 | CF 15yr fix | | |

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

| Conventional Adjustment | | | | | | | | | |
|--|--------|----------|----------|----------|----------|----------|----------|----------|--|
| LTV / FICO Adjusters: All Products w/Terms > 15 years only | | | | | | | | | |
| | ≤60 | 60.01-70 | 70.01-75 | 75.01-80 | 80.01-85 | 85.01-90 | 90.01-95 | 95.01-97 | |
| ≥ 740 | 0.000 | -0.250 | -0.250 | -0.500 | -0.250 | -0.250 | -0.250 | -0.750 | |
| 720-739 | 0.000 | -0.250 | -0.500 | -0.750 | -0.500 | -0.500 | -0.500 | -1.000 | |
| 700-719 | 0.000 | -0.500 | -1.000 | -1.250 | -1.000 | -1.000 | -1.000 | -1.500 | |
| 680-699 | 0.000 | -0.500 | -1.250 | -1.750 | -1.500 | -1.250 | -1.250 | -1.500 | |
| 660-679 | 0.000 | -1.000 | -2.250 | -2.750 | -2.750 | -2.250 | -2.250 | -2.250 | |
| 640-659 | -0.500 | -1.250 | -2.750 | -3.000 | -3.250 | -2.750 | -2.750 | -2.750 | |
| 620-639 | -0.500 | -1.500 | -3.000 | -3.000 | -3.250 | -3.250 | -3.250 | -3.500 | |

| LTV/FICO Adjusters: Cash-Out Refinance (all Terms) | | | | |
|--|--------|--------|--------|--------|
| | ≤60 | >60-70 | >70-75 | >75-80 |
| ≥ 740 | -0.375 | -0.625 | -0.625 | -0.875 |
| 720-739 | -0.375 | -1.000 | -1.000 | -1.125 |
| 700-719 | -0.375 | -1.000 | -1.000 | -1.125 |
| 680-699 | -0.375 | -1.125 | -1.125 | -1.750 |
| 660-679 | -0.625 | -1.125 | -1.125 | -1.875 |
| 640-659 | -0.625 | -1.625 | -1.625 | -2.625 |
| 620-639 | -0.625 | -1.625 | -1.625 | -3.125 |

| Loans with Secondary Financing | | | | |
|--------------------------------|-----------|--------|--------|--|
| All Loans with Sub Financing | | | | |
| The below adds also apply: | | | | |
| LTV | CLTV | <720 | ≥720 | |
| ≤65 | >80 & ≤95 | -0.500 | -0.250 | |
| >65 & ≤75 | >80 & ≤95 | -0.750 | -0.500 | |
| >75 & ≤95 | >90 & ≤95 | -1.000 | -0.750 | |
| >75 & ≤90 | >76 & ≤90 | -1.000 | -0.750 | |
| ≤95 | >95 & ≤97 | -1.500 | -1.500 | |

| High Balance Loan Adjusters | |
|-------------------------------------|--------|
| Cash-Out Refinance | -1.000 |
| Purchase or Rate and Term Refinance | -0.250 |

| General Adjustments | | | | | | | | |
|-----------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| DESCRIPTION | ≤60 | >60-70 | >70-75 | >75-80 | >80-85 | >85-90 | >90-95 | >95 |
| INVESTMENT PROPERTY | -2.125 | -2.125 | -2.125 | -3.375 | -4.125 | n/a | n/a | n/a |
| MANUFACTURED HOMES | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 | n/a |
| Second Home | 0.000 | 0.000 | 0.000 | 0.000 | 0.000 | -0.250 | n/a | n/a |
| 2 UNITS | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 | -1.000 |
| 3-4 UNITS | -1.000 | -1.000 | -1.000 | -1.000 | -1.500 | -2.000 | -2.000 | n/a |
| CONDO (>15 YR, EXCLUDES DETACHED) | 0.000 | 0.000 | 0.000 | -0.750 | -0.750 | -0.750 | -0.750 | -0.750 |
| NON-ESCROWED LOANS - CA | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 | -0.150 |
| NON-ESCROWED LOANS - OTHER STATES | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 | -0.250 |

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

| LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable | | | | | | | | | |
|---|----------|---------------|---------|---------|---------|---------|---------|---------|---------|
| >25 Yr Term | Coverage | Credit Scores | | | | | | | |
| Base LTV | | FICO 760+ | 740-759 | 720-739 | 700-719 | 680-699 | 660-679 | 640-659 | 620-639 |
| 97 - 95.01% | 35% | -2.300 | -3.320 | -4.230 | -5.050 | -6.270 | -8.420 | -9.130 | -10.000 |
| | 25% | -1.790 | -2.550 | -3.210 | -3.770 | -4.690 | -6.270 | -6.890 | -7.600 |
| | 18% | -1.430 | -1.990 | -2.450 | -2.910 | -3.570 | -4.690 | -5.150 | -5.710 |
| 95 - 90.01% | 30% | -1.890 | -2.650 | -3.320 | -3.930 | -4.850 | -6.430 | -6.990 | -7.750 |
| | 25% | -1.630 | -2.300 | -2.860 | -3.370 | -4.180 | -5.510 | -6.020 | -6.630 |
| | 16% | -1.220 | -1.680 | -2.040 | -2.400 | -2.910 | -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 | 640-659 | 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 | |



Effective Time:
12/30/2021 8:03:46 AM

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

| Jumbo | | | | | | | | |
|---------|---------|---------|---------|---------|---------|---------|--------|--------|
| HEMJF30 | | | HEMJF15 | | | HEMJF30 | | |
| Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day |
| 4.750 | | | 4.750 | | | | | |
| 4.625 | | | 4.625 | | | | | |
| 4.500 | | | 4.500 | | | | | |
| 4.375 | | | 4.375 | | | | | |
| 4.250 | 102.617 | 102.500 | 4.250 | 100.742 | 100.625 | | | |
| 4.125 | 102.492 | 102.375 | 4.125 | 100.492 | 100.375 | | | |
| 4.000 | 102.367 | 102.250 | 4.000 | 100.242 | 100.125 | | | |
| 3.875 | 101.992 | 101.875 | 3.875 | 99.867 | 99.750 | | | |
| 3.750 | 101.492 | 101.375 | 3.750 | 99.492 | 99.375 | | | |
| 3.625 | 101.117 | 101.000 | 3.625 | 98.992 | 98.875 | | | |
| 3.500 | 100.617 | 100.500 | 3.500 | 98.492 | 98.375 | | | |
| 3.375 | 100.242 | 100.125 | 3.375 | 97.742 | 97.625 | | | |
| 3.250 | 99.992 | 99.875 | 3.250 | 96.867 | 96.750 | | | |
| 3.125 | 99.617 | 99.500 | 3.125 | | | | | |
| 3.000 | 99.117 | 99.000 | 3.000 | | | | | |
| 2.875 | 98.617 | 98.500 | 2.875 | | | | | |
| 2.750 | | | 2.750 | | | | | |

| HEMJF30 | | | HEMJF15 | | | HEMJF30 | | |
|---------|--------|--------|---------|--------|--------|---------|--------|--------|
| Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day | Rate | 30 Day | 45 Day |
| 4.750 | | | 4.750 | | | 4.750 | | |
| 4.625 | | | 4.625 | | | 4.625 | | |
| 4.500 | | | 4.500 | | | 4.500 | | |
| 4.375 | | | 4.375 | | | 4.375 | | |
| 4.250 | | | 4.250 | | | 4.250 | 96.867 | 96.750 |
| 4.125 | | | 4.125 | | | 4.125 | 96.617 | 96.500 |
| 4.000 | | | 4.000 | 98.492 | 98.375 | 4.000 | 96.367 | 96.250 |
| 3.875 | 98.492 | 98.375 | 3.875 | 98.492 | 98.375 | 3.875 | 96.117 | 96.000 |
| 3.750 | 98.492 | 98.375 | 3.750 | 98.367 | 98.250 | 3.750 | 95.742 | 95.625 |
| 3.625 | 98.367 | 98.250 | 3.625 | 98.242 | 98.125 | 3.625 | 95.367 | 95.250 |
| 3.500 | 98.242 | 98.125 | 3.500 | 98.117 | 98.000 | 3.500 | 94.867 | 94.750 |
| 3.375 | 98.117 | 98.000 | 3.375 | 97.867 | 97.750 | 3.375 | 94.367 | 94.250 |
| 3.250 | | | 3.250 | 97.617 | 97.500 | 3.250 | | |
| 3.125 | | | 3.125 | | | 3.125 | | |
| 3.000 | | | 3.000 | | | 3.000 | | |
| 2.875 | | | 2.875 | | | 2.875 | | |
| 2.750 | | | 2.750 | | | 2.750 | | |

| Jumbo Product Codes | | | |
|---------------------|---------|---------|---------|
| HEMJF30 | HEMJF15 | HEMJF30 | HEMJF15 |
| HEMJF30 | HEMJF15 | HEMJF30 | HEMJF15 |
| HEMJF30 | HEMJF15 | HEMJF30 | HEMJF15 |

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

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



Effective Time:
12/30/2021 8:03:46 AM

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

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 | 104.958 | 104.887 | 104.718 | 4.250 | 102.414 | 102.322 | 102.047 |
| 4.125 | 104.578 | 104.506 | 104.337 | 4.125 | 102.518 | 102.489 | 102.487 |
| 4.000 | 104.122 | 104.075 | 103.937 | 4.000 | 103.761 | 103.697 | 103.586 |
| 3.875 | 103.732 | 103.684 | 103.546 | 3.875 | 103.351 | 103.288 | 103.174 |
| 3.750 | 103.317 | 103.270 | 103.132 | 3.750 | 102.935 | 102.875 | 102.757 |
| 3.625 | 102.982 | 102.851 | 102.758 | 3.625 | 102.477 | 102.328 | 102.263 |
| 3.500 | 102.532 | 102.400 | 102.308 | 3.500 | 102.122 | 101.973 | 101.908 |
| 3.375 | 102.051 | 101.919 | 101.827 | 3.375 | 101.708 | 101.562 | 101.494 |
| 3.250 | 101.522 | 101.390 | 101.298 | 3.250 | 101.193 | 101.050 | 100.977 |
| 3.125 | 101.048 | 100.925 | 100.849 | 3.125 | 100.578 | 100.439 | 100.390 |
| 3.000 | 100.559 | 100.436 | 100.361 | 3.000 | 100.139 | 100.000 | 99.951 |
| 2.875 | 100.006 | 99.883 | 99.808 | 2.875 | 99.640 | 99.523 | 99.451 |
| 2.750 | 99.346 | 99.224 | 99.148 | 2.750 | 99.019 | 98.890 | 98.828 |
| 2.625 | 98.536 | 98.414 | 98.338 | 2.625 | 98.285 | 98.154 | 98.093 |
| 2.500 | 97.802 | 97.607 | 97.549 | 2.500 | 97.454 | 97.327 | 97.261 |

HomeReady Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

HomeReady Cumulative LLPA Cap

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

Loan Amount Adjustments

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/30/2021 8:03:46 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 | 104.958 | 104.887 | 104.718 | 4.250 | 102.475 | 102.394 | 102.100 | | |
| 4.125 | 104.578 | 104.506 | 104.337 | 4.125 | 102.518 | 102.489 | 102.487 | | |
| 4.000 | 104.122 | 104.075 | 103.937 | 4.000 | 103.227 | 103.188 | 103.151 | | |
| 3.875 | 103.732 | 103.684 | 103.546 | 3.875 | 102.967 | 102.926 | 102.893 | | |
| 3.750 | 103.317 | 103.270 | 103.132 | 3.750 | 102.656 | 102.610 | 102.583 | | |
| 3.625 | 102.982 | 102.851 | 102.758 | 3.625 | 102.284 | 102.234 | 102.211 | | |
| 3.500 | 102.532 | 102.400 | 102.308 | 3.500 | 101.927 | 101.803 | 101.675 | | |
| 3.375 | 102.051 | 101.919 | 101.827 | 3.375 | 101.564 | 101.436 | 101.313 | | |
| 3.250 | 101.522 | 101.390 | 101.298 | 3.250 | 101.131 | 101.000 | 100.881 | | |
| 3.125 | 101.048 | 100.925 | 100.849 | 3.125 | 100.442 | 100.307 | 100.192 | | |
| 3.000 | 100.559 | 100.436 | 100.361 | 3.000 | 100.106 | 99.993 | 99.874 | | |
| 2.875 | 100.006 | 99.883 | 99.808 | 2.875 | 99.639 | 99.523 | 99.408 | | |
| 2.750 | 99.346 | 99.224 | 99.148 | 2.750 | 99.010 | 98.890 | 98.780 | | |
| 2.625 | 98.536 | 98.414 | 98.338 | 2.625 | 97.695 | 97.569 | 97.451 | | |
| 2.500 | 97.802 | 97.607 | 97.549 | 2.500 | 96.635 | 96.510 | 96.392 | | |

Home Possible Adjustments

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

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

LLPAs by Product Feature

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

Loans with Secondary Financing

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

Loan Amount Adjustments

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

HomeReady Cumulative LLPA Cap

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

CONVENTIONAL LENDER FEE BUYOUT

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



Effective Time:
12/30/2021 8:03:46 AM

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

| Conventional ARM | | | | | | | | | | | | | | |
|------------------|-------------------------------------|--------|--------|--------|--------|-------------------------------------|--------|--------|--------|--------|--------------------------------------|--------|--------|--------|
| AMAL05 | 5/1 Libor ARM (2/2/5 - 2.25 margin) | | | | AMAL07 | 7/1 Libor ARM (5/2/5 - 2.25 margin) | | | | AMAL10 | 10/1 Libor ARM (5/2/5 - 2.25 margin) | | | |
| | Rate | 15 Day | 30 Day | 45 Day | | Rate | 15 Day | 30 Day | 45 Day | | Rate | 15 Day | 30 Day | 45 Day |
| | 4.250 | | | | | 4.375 | | | | | 4.375 | | | |
| | 4.125 | | | | | 4.250 | | | | | 4.250 | | | |
| | 4.000 | | | | | 4.125 | | | | | 4.125 | | | |
| | 3.875 | | | | | 4.000 | | | | | 4.000 | | | |
| | 3.750 | | | | | 3.875 | | | | | 3.875 | | | |
| | 3.625 | | | | | 3.750 | | | | | 3.750 | | | |
| | 3.500 | | | | | 3.625 | | | | | 3.625 | | | |
| | 3.375 | | | | | 3.500 | | | | | 3.500 | | | |
| | 3.250 | | | | | 3.375 | | | | | 3.375 | | | |

Conventional Adjustment

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

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

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

| | ≤60 | >60-70 | >70-75 | >75-80 |
|---------|--------|--------|--------|--------|
| ≥ 740 | -0.625 | -1.000 | -1.000 | -1.250 |
| 720-739 | -0.625 | -1.250 | -1.375 | -1.500 |
| 700-719 | -0.750 | -1.500 | -1.500 | -1.750 |
| 680-699 | -0.875 | -1.625 | -1.750 | -2.500 |
| 660-679 | -2.500 | -2.500 | -2.500 | -2.875 |
| 640-659 | -2.750 | -2.750 | -2.750 | -3.000 |
| 620-639 | -4.750 | -4.750 | -4.750 | -5.000 |

Loans with Secondary Financing

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