

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, December 31, 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

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

Effective Time:
12/31/2021 7:55:41 AM

Government																																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUFX30				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			
3.875	104.991	104.978	104.765	3.875	104.262	104.234	104.193	3.875	105.789	105.771	105.413	3.875	105.789	105.771	105.413	3.875	105.789	105.771	105.413	3.875	105.789	105.771	105.413																								
3.750	105.180	105.166	104.954	3.750	104.867	104.853	104.641	3.750	105.842	105.824	105.466	3.750	105.842	105.824	105.466	3.750	105.842	105.824	105.466	3.750	105.842	105.824	105.466																								
3.625	105.019	104.942	104.841	3.625	104.756	104.677	104.591	3.625	106.456	106.375	106.046	3.625	106.456	106.375	106.046	3.625	106.456	106.375	106.046	3.625	106.456	106.375	106.046																								
3.500	104.647	104.568	104.483	3.500	104.408	104.344	104.233	3.500	105.806	105.724	105.395	3.500	105.806	105.724	105.395	3.500	105.806	105.724	105.395	3.500	105.806	105.724	105.395																								
3.375	104.523	104.443	104.358	3.375	104.273	104.193	104.108	3.375	105.514	105.433	105.104	3.375	105.514	105.433	105.104	3.375	105.514	105.433	105.104	3.375	105.514	105.433	105.104																								
3.250	104.587	104.484	104.399	3.250	104.541	104.430	104.334	3.250	105.341	105.250	104.924	3.250	105.341	105.250	104.924	3.250	105.341	105.250	104.924	3.250	105.341	105.250	104.924																								
3.125	104.131	104.020	103.924	3.125	104.048	103.938	103.841	3.125	104.958	104.828	104.648	3.125	104.958	104.828	104.648	3.125	104.958	104.828	104.648	3.125	104.958	104.828	104.648																								
3.000	103.719	103.626	103.527	3.000	103.698	103.587	103.491	3.000	104.574	104.444	104.264	3.000	104.574	104.444	104.264	3.000	104.574	104.444	104.264	3.000	104.574	104.444	104.264																								
2.875	103.376	103.283	103.184	2.875	103.218	103.107	103.011	2.875	104.125	103.995	103.815	2.875	104.125	103.995	103.815	2.875	104.125	103.995	103.815	2.875	104.125	103.995	103.815																								
2.750	103.289	103.187	103.109	2.750	103.569	103.468	103.389	2.750	103.641	103.510	103.334	2.750	103.641	103.510	103.334	2.750	103.641	103.510	103.334	2.750	103.641	103.510	103.334																								
2.625	102.268	102.167	102.088	2.625	102.361	102.260	102.181	2.625	102.473	102.338	102.264	2.625	102.473	102.338	102.264	2.625	102.473	102.338	102.264	2.625	102.473	102.338	102.264																								
2.500	101.709	101.608	101.529	2.500	101.930	101.829	101.750	2.500	102.029	101.894	101.820	2.500	102.029	101.894	101.820	2.500	102.029	101.894	101.820	2.500	102.029	101.894	101.820																								
2.375	101.259	101.173	101.080	2.375	101.332	101.231	101.153	2.375	101.359	101.224	101.150	2.375	101.359	101.224	101.150	2.375	101.359	101.224	101.150	2.375	101.359	101.224	101.150																								
2.250	100.789	100.703	100.610	2.250	100.692	100.590	100.512	2.250	100.789	100.703	100.610	2.250	100.789	100.703	100.610	2.250	100.789	100.703	100.610	2.250	100.789	100.703	100.610																								

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			
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		

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

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			
Rate	15 Day	30 Day	45 Day
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			
Rate	15 Day	30 Day	45 Day
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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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	
<ul style="list-style-type: none"> 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) <p>Note: Loan must be U/W Approved status before you can request your lock.</p>	



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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	104.393	104.259	104.125	4.250	104.143	104.143	104.112
4.125	103.747	103.613	103.479	4.125	103.497	103.497	103.325
4.000	103.538	103.404	103.270	4.000	103.288	103.288	103.116
3.875	103.363	103.229	103.095	3.875	103.113	103.113	102.941
3.750	103.491	103.357	103.223	3.750	103.241	103.241	103.069
3.625	103.427	103.293	103.159	3.625	103.177	103.177	103.005
3.500	103.163	103.029	102.895	3.500	102.913	102.913	102.741
3.375	102.852	102.718	102.584	3.375	102.602	102.602	102.430
3.250	102.793	102.659	102.525	3.250	102.543	102.543	102.340
3.125	102.684	102.550	102.416	3.125	102.434	102.434	102.231
3.000	102.300	102.166	102.032	3.000	102.050	102.050	101.847
2.875	101.915	101.781	101.647	2.875	101.665	101.665	101.462
2.750	101.476	101.342	101.208	2.750	101.226	101.226	101.023
2.625	101.401	101.268	101.134	2.625	101.151	101.151	100.980
2.500	100.964	100.830	100.696	2.500	100.714	100.714	100.542
2.375	100.518	100.384	100.250	2.375	100.268	100.268	100.096
2.250	100.049	99.915	99.781	2.250	99.799	99.799	99.627

GSFFX15	FHA 15 Yr Fixed			GSVFX15	VA 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	104.230	104.168	104.168	3.500	103.980	103.918	103.918
3.375	103.916	103.853	103.853	3.375	103.666	103.603	103.603
3.250	104.295	104.170	104.170	3.250	104.045	103.920	103.920
3.125	103.738	103.613	103.613	3.125	103.488	103.363	103.363
3.000	103.381	103.256	103.256	3.000	103.131	103.006	103.006
2.875	103.016	102.891	102.891	2.875	102.766	102.641	102.641
2.750	102.639	102.514	102.514	2.750	102.389	102.264	102.264
2.625	102.525	102.337	102.337	2.625	102.275	102.087	102.087
2.500	102.149	101.961	101.961	2.500	101.899	101.711	101.711
2.375	101.772	101.585	101.585	2.375	101.522	101.335	101.335
2.250	101.391	101.203	101.203	2.250	101.141	100.953	100.953
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	100.866	100.833	100.797	4.125	100.616	100.583	100.547
4.000	101.239	101.206	101.170	4.000	100.989	100.956	100.920
3.875	101.344	101.336	101.280	3.875	101.094	101.086	101.030
3.750	102.764	102.681	102.485	3.750	102.514	102.431	102.235
3.625	102.455	102.376	102.290	3.625	102.205	102.126	102.040
3.500	102.266	102.187	102.102	3.500	102.016	101.937	101.852
3.375	101.912	101.832	101.747	3.375	101.662	101.582	101.497
3.250	102.372	102.293	102.208	3.250	102.122	102.043	101.958
3.125	101.996	101.903	101.804	3.125	101.746	101.653	101.554
3.000	101.633	101.540	101.441	3.000	101.383	101.290	101.191
2.875	101.266	101.173	101.074	2.875	101.016	100.923	100.824
2.750	101.072	100.979	100.880	2.750	100.822	100.729	100.630

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	104.865	104.857	104.748	4.250	105.617	105.501	105.374	3.750	105.135	105.018	104.893	
4.000	104.545	104.484	104.376	4.125	105.684	105.702	105.617	3.625	104.739	104.622	104.497	
3.875	104.340	104.247	104.144	4.000	105.388	105.323	105.215	3.500	104.896	104.858	104.766	
3.750	104.218	104.124	104.022	3.875	105.056	104.989	104.881	3.375	104.544	104.505	104.414	
3.625	103.893	103.776	103.650	3.750	104.659	104.582	104.427	3.250	104.147	104.107	104.017	
3.500	103.528	103.411	103.285	3.625	104.519	104.410	104.192	3.125	103.782	103.740	103.652	
3.375	103.143	103.026	102.901	3.500	104.167	104.058	103.840	3.000	103.605	103.500	103.433	
3.250	102.681	102.563	102.438	3.375	103.767	103.658	103.440	2.875	103.420	103.321	103.212	
3.125	102.112	102.010	101.901	3.250	103.301	103.192	102.974	2.750	103.011	102.912	102.803	
3.000	101.626	101.524	101.416	3.125	102.935	102.841	102.639	2.625	102.630	102.531	102.422	
2.875	101.132	101.030	100.922	3.000	102.512	102.418	102.216	2.500	102.214	102.116	102.007	
2.750	100.505	100.404	100.295	2.875	102.044	101.950	101.747	2.375	101.620	101.545	101.461	
2.625	99.446	99.345	99.236	2.750	101.480	101.386	101.184	2.250	101.172	101.096	101.012	
2.500	98.610	98.517	98.418	2.625	100.832	100.738	100.536	2.125	100.650	100.574	100.490	
2.375	97.846	97.753	97.654	2.500	100.057	99.963	99.761	2.000	100.067	99.992	99.908	
2.250	97.061	96.968	96.869	2.375	99.353	99.259	99.160	1.990	99.984	99.908	99.825	
				2.250	98.693	98.600	98.501	1.875	99.181	99.104	99.021	

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	105.695	105.660	105.518	4.250	103.810	103.828	103.744	3.875	104.043	104.008	103.867
3.750	105.340	105.305	105.164	4.125	103.948	103.944	103.835	3.750	103.823	103.788	103.646
3.625	104.862	104.827	104.685	4.000	104.672	104.558	104.439	3.625	103.515	103.480	103.338
3.500	104.764	104.717	104.567	3.875	104.268	104.149	104.034	3.500	103.700	103.653	103.503
3.375	104.587	104.541	104.391	3.750	103.899	103.773	103.664	3.375	103.499	103.453	103.302
3.250	104.255	104.209	104.059	3.625	103.644	103.480	103.304	3.250	103.220	103.174	103.024
3.125	103.776	103.730	103.580	3.500	103.149	102.985	102.871	3.125	102.871	102.825	102.675
3.000	103.371	103.287	103.206	3.375	102.839	102.675	102.500	3.000	102.771	102.753	102.661
2.875	103.194	103.100	103.020	3.250	102.373	102.209	102.034	2.875	102.482	102.464	102.372
2.750	102.852	102.759	102.659	3.125	101.751	101.587	101.415	2.750	102.132	102.115	102.023
2.625	102.436	102.342	102.249	3.000	101.453	101.304	101.145	2.625	101.735	101.717	101.625
2.500	102.029	101.935	101.836	2.875	101.021	100.872	100.713	2.500	101.464	101.424	101.291
2.375	101.657	101.580	101.497	2.750	100.340	100.191	100.032	2.375	101.095	101.055	100.922
2.250	101.275	101.198	101.115	2.625	99.405	99.257	99.131	2.250	100.680	100.640	100.506
2.125	100.852	100.775	100.692	2.500	98.617	98.469	98.310				
2.000	100.393	100.316	100.233	2.375	97.646	97.529	97.304				
1.875	99.850	99.773	99.690	2.250	96.867	96.750	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
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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



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Jumbo														
HEMJF30			HEMJF15			HEMJJA5			HEMJJA7			HEMJJA10		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			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	102.625	102.500	4.250	100.750	100.625	4.250			4.250	96.875	96.750	4.250		
4.125	102.500	102.375	4.125	100.500	100.375	4.125			4.125	96.625	96.500	4.125		
4.000	102.375	102.250	4.000	100.250	100.125	4.000	98.500	98.375	4.000	96.375	96.250	4.000		
3.875	102.000	101.875	3.875	99.875	99.750	3.875	98.500	98.375	3.875	96.125	96.000	3.875		
3.750	101.625	101.500	3.750	99.500	99.375	3.750	98.375	98.250	3.750	95.750	95.625	3.750		
3.625	101.125	101.000	3.625	99.000	98.875	3.625	98.250	98.125	3.625	95.375	95.250	3.625		
3.500	100.750	100.625	3.500	98.500	98.375	3.500	98.125	98.000	3.500	94.875	94.750	3.500		
3.375	100.375	100.250	3.375	97.750	97.625	3.375	97.875	97.750	3.375	94.375	94.250	3.375		
3.250	99.875	99.750	3.250	96.875	96.750	3.250	97.625	97.500	3.250			3.250		
3.125	99.500	99.375	3.125			3.125			3.125			3.125		
3.000	99.125	99.000	3.000			3.000			3.000			3.000		
2.875	98.500	98.375	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	104.877	104.720	104.598	4.250	102.408	102.134	102.000
4.125	104.503	104.346	104.225	4.125	102.548	102.513	102.473
4.000	104.071	103.973	103.935	4.000	103.703	103.596	103.473
3.875	103.684	103.599	103.567	3.875	103.295	103.186	103.064
3.750	103.272	103.154	103.126	3.750	102.888	102.773	102.656
3.625	103.061	102.942	102.804	3.625	102.782	102.663	102.525
3.500	102.530	102.407	102.297	3.500	102.061	101.995	101.890
3.375	102.027	101.906	101.820	3.375	101.667	101.586	101.483
3.250	101.520	101.387	101.298	3.250	101.228	101.095	100.974
3.125	100.999	100.923	100.854	3.125	100.529	100.478	100.391
3.000	100.515	100.439	100.369	3.000	100.223	100.104	99.971
2.875	99.967	99.891	99.822	2.875	99.748	99.624	99.496
2.750	99.313	99.236	99.168	2.750	99.112	98.984	98.860
2.625	98.508	98.431	98.364	2.625	98.257	98.193	98.117
2.500	97.831	97.771	97.719	2.500	97.430	97.361	97.289

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	104.877	104.720	104.598	4.250	102.468	102.177	102.055
4.125	104.503	104.346	104.225	4.125	102.548	102.513	102.473
4.000	104.071	103.973	103.935	4.000	103.261	103.221	103.186
3.875	103.684	103.599	103.567	3.875	102.998	102.954	102.923
3.750	103.272	103.154	103.126	3.750	102.682	102.633	102.607
3.625	103.061	102.942	102.804	3.625	102.782	102.663	102.525
3.500	102.530	102.407	102.297	3.500	102.040	101.916	101.783
3.375	102.027	101.906	101.820	3.375	101.667	101.539	101.410
3.250	101.520	101.387	101.298	3.250	101.228	101.095	100.971
3.125	100.999	100.923	100.854	3.125	100.522	100.407	100.270
3.000	100.515	100.439	100.369	3.000	100.223	100.104	99.971
2.875	99.967	99.891	99.822	2.875	99.748	99.624	99.496
2.750	99.313	99.236	99.168	2.750	99.112	98.984	98.860
2.625	98.508	98.431	98.364	2.625	97.663	97.543	97.476
2.500	97.831	97.771	97.719	2.500	96.609	96.489	96.423

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