



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Monday, January 3, 2022

Rate Sheet # 1

8:46 AM

#### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto: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:  
 1/3/2022 7:45:38 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	104.998	104.957	104.882	3.875	104.803	104.783	104.767	3.875	105.762	105.778	105.415	3.875	105.762	105.778	105.415	3.875	105.762	105.778	105.415	3.875	105.762	105.778	105.415	3.875	105.762	105.778	105.415	3.875	105.762	105.778	105.415				
3.750	105.182	105.141	105.031	3.750	104.972	104.948	104.937	3.750	105.816	105.832	105.469	3.750	105.816	105.832	105.469	3.750	105.816	105.832	105.469	3.750	105.816	105.832	105.469	3.750	105.816	105.832	105.469	3.750	105.816	105.832	105.469				
3.625	105.150	105.038	104.944	3.625	104.755	104.676	104.598	3.625	106.557	106.459	106.126	3.625	106.557	106.459	106.126	3.625	106.557	106.459	106.126	3.625	106.557	106.459	106.126	3.625	106.557	106.459	106.126	3.625	106.557	106.459	106.126				
3.500	104.759	104.647	104.553	3.500	104.461	104.384	104.298	3.500	105.908	105.810	105.476	3.500	105.908	105.810	105.476	3.500	105.908	105.810	105.476	3.500	105.908	105.810	105.476	3.500	105.908	105.810	105.476	3.500	105.908	105.810	105.476				
3.375	104.528	104.450	104.372	3.375	104.278	104.200	104.122	3.375	105.617	105.519	105.185	3.375	105.617	105.519	105.185	3.375	105.617	105.519	105.185	3.375	105.617	105.519	105.185	3.375	105.617	105.519	105.185	3.375	105.617	105.519	105.185				
3.250	104.581	104.503	104.425	3.250	104.585	104.450	104.373	3.250	105.447	105.342	105.011	3.250	105.447	105.342	105.011	3.250	105.447	105.342	105.011	3.250	105.447	105.342	105.011	3.250	105.447	105.342	105.011	3.250	105.447	105.342	105.011				
3.125	104.095	103.960	103.883	3.125	104.047	103.912	103.835	3.125	105.079	104.945	104.760	3.125	105.079	104.945	104.760	3.125	105.079	104.945	104.760	3.125	105.079	104.945	104.760	3.125	105.079	104.945	104.760	3.125	105.079	104.945	104.760				
3.000	103.593	103.458	103.381	3.000	103.678	103.543	103.466	3.000	104.697	104.562	104.378	3.000	104.697	104.562	104.378	3.000	104.697	104.562	104.378	3.000	104.697	104.562	104.378	3.000	104.697	104.562	104.378	3.000	104.697	104.562	104.378				
2.875	103.209	103.109	103.010	2.875	103.183	103.048	102.971	2.875	104.249	104.114	103.930	2.875	104.249	104.114	103.930	2.875	104.249	104.114	103.930	2.875	104.249	104.114	103.930	2.875	104.249	104.114	103.930	2.875	104.249	104.114	103.930				
2.750	103.102	102.978	102.918	2.750	103.401	103.277	103.217	2.750	103.752	103.619	103.438	2.750	103.752	103.619	103.438	2.750	103.752	103.619	103.438	2.750	103.752	103.619	103.438	2.750	103.752	103.619	103.438	2.750	103.752	103.619	103.438				
2.625	102.067	101.943	101.883	2.625	102.168	102.044	101.983	2.625	102.533	102.409	102.331	2.625	102.533	102.409	102.331	2.625	102.533	102.409	102.331	2.625	102.533	102.409	102.331	2.625	102.533	102.409	102.331	2.625	102.533	102.409	102.331				
2.500	101.507	101.383	101.323	2.500	101.731	101.607	101.547	2.500	102.090	101.966	101.888	2.500	102.090	101.966	101.888	2.500	102.090	101.966	101.888	2.500	102.090	101.966	101.888	2.500	102.090	101.966	101.888	2.500	102.090	101.966	101.888				
2.375	101.011	100.926	100.840	2.375	101.131	101.007	100.947	2.375	101.421	101.297	101.219	2.375	101.421	101.297	101.219	2.375	101.421	101.297	101.219	2.375	101.421	101.297	101.219	2.375	101.421	101.297	101.219	2.375	101.421	101.297	101.219				
2.250	100.551	100.466	100.380	2.250	100.490	100.366	100.306	2.250	100.848	100.724	100.646	2.250	100.848	100.724	100.646	2.250	100.848	100.724	100.646	2.250	100.848	100.724	100.646	2.250	100.848	100.724	100.646	2.250	100.848	100.724	100.646				

GFFX15				FHA 15 Yr Fixed				GVFX15				VA 15 Yr Fixed				GFAL05				FHA 5/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
4.375				4.375				4.375	98.934	98.835	98.735	4.375	98.934	98.835	98.735	4.375	98.934	98.835	98.735	4.375	98.934	98.835	98.735	4.375	98.934	98.835	98.735	4.375	98.934	98.835	98.735
4.250				4.250				4.250	98.840	98.741	98.642	4.250	98.840	98.741	98.642	4.250	98.840	98.741	98.642	4.250	98.840	98.741	98.642	4.250	98.840	98.741	98.642	4.250	98.840	98.741	98.642
4.125	103.488	103.580	103.545	4.125				4.125	101.125	101.040	100.955	4.125	101.125	101.040	100.955	4.125	101.125	101.040	100.955	4.125	101.125	101.040	100.955	4.125	101.125	101.040	100.955	4.125	101.125	101.040	100.955
4.000	103.216	103.308	103.272	4.000	102.966	103.058	103.022	4.000	99.450	99.364	99.279	4.000	102.966	103.058	103.022	4.000	99.450	99.364	99.279	4.000	99.450	99.364	99.279	4.000	99.450	99.364	99.279	4.000	99.450	99.364	99.279
3.875	102.932	103.024	102.988	3.875	102.682	102.774	102.738	3.875	98.993	98.908	98.823	3.875	102.682	102.774	102.738	3.875	98.993	98.908	98.823	3.875	98.993	98.908	98.823	3.875	98.993	98.908	98.823	3.875	98.993	98.908	98.823
3.750	104.084	104.234	104.249	3.750	103.834	103.984	103.999	3.750	98.554	98.469	98.384	3.750	103.834	103.984	103.999	3.750	98.554	98.469	98.384	3.750	98.554	98.469	98.384	3.750	98.554	98.469	98.384	3.750	98.554	98.469	98.384
3.625	104.082	104.135	104.036	3.625	103.950	104.003	103.904	3.625	99.893	99.808	99.722	3.625	103.950	104.003	103.904	3.625	99.893	99.808	99.722	3.625	99.893	99.808	99.722	3.625	99.893	99.808	99.722	3.625	99.893	99.808	99.722
3.500	103.945	103.998	103.899	3.500	103.890	103.943	103.844	3.500	98.531	98.445	98.360	3.500	103.890	103.943	103.844	3.500	98.531	98.445	98.360	3.500	98.531	98.445	98.360	3.500	98.531	98.445	98.360	3.500	98.531	98.445	98.360
3.375	103.512	103.565	103.466	3.375	103.563	103.616	103.517	3.375	97.922	97.836	97.751	3.375	103.563	103.616	103.517	3.375	97.922	97.836	97.751	3.375	97.922	97.836	97.751	3.375	97.922	97.836	97.751	3.375	97.922	97.836	97.751
3.250	103.752	103.693	103.527	3.250	103.502	103.443	103.277	3.250				3.250	103.502	103.443	103.277	3.250				3.250				3.250				3.250			
3.125	103.814	103.766	103.684	3.125	103.549	103.501	103.419	3.125				3.125	103.549	103.501	103.419	3.125				3.125				3.125				3.125			
3.000	103.346	103.298	103.216	3.000	103.200	103.152	103.070	3.000				3.000	103.200	103.152	103.070	3.000				3.000				3.000				3.000			
2.875	102.823	102.776	102.694	2.875	102.827	102.779	102.697	2.875				2.875	102.827	102.779	102.697	2.875				2.875				2.875				2.875			
2.750	102.856	102.808	102.726	2.750	102.855	102.807	102.725	2.750				2.750	102.855	102.807	102.725	2.750				2.750				2.750				2.750			

GVAL05				VA 5/1 ARM				GFAL03				FHA 3/1 ARM				GVAL03				VA 3/1 ARM											
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day								
3.875	98.684	98.585	98.485	3.125	97.438	97.324	97.210	3.125	97.188	97.074	96.960	3.125	97.188	97.074	96.960	3.125	97.188	97.074	96.960	3.125	97.188	97.074	96.960	3.125	97.188	97.074	96.960	3.125	97.188	97.074	96.960
3.750	98.590	98.491	98.392	3.000	96.617	96.504	96.390	3.000	96.367	96.254	96.140	3.000	96.367	96.254	96.140	3.000	96.367	96.254	96.140	3.000	96.367	96.254	96.140	3.000	96.367	96.254	96.140	3.000	96.367	96.254	96.140
3.625	100.875	100.790	100.705	2.875	95.934	95.820	95.706	2.875	95.684	95.570	95.456	2.875	95.684	95.570	95.456	2.875	95.684	95.570	95.456	2.875	95.684	95.570	95.456	2.875	95.684	95.570	95.456	2.875	95.684	95.570	95.456
3.500	99.200	99.114	99.029	2.750	95.486	95.373	95.259	2.750	95.236	95.123	95.009	2.750	95.236	95.123	95.009	2.750	95.236	95.123	95.009	2.750	95.236	95.123	95.009	2.750	95.236	95.123	95.009	2.750	95.236	95.123	95.009
3.375	98.743	98.658	98.573	2.625																											



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

Effective Time:  
 1/3/2022 7:45:38 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

**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.**



Lock Desk Hours: 8am – 4:00pm PST  
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 NMLS # 133519

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Government STRETCH							
GSFFX30	GSFFX25	FHA 30 Yr Fixed		GSVFX30	GSVFX25	VA 30 Yr Fixed	
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	104.377	104.243	104.109	4.250	104.127	104.112	104.112
4.125	103.700	103.566	103.432	4.125	103.450	103.263	103.263
4.000	103.491	103.357	103.223	4.000	103.241	103.054	103.054
3.875	103.316	103.182	103.048	3.875	103.066	102.879	102.879
3.750	103.491	103.357	103.223	3.750	103.241	103.069	103.069
3.625	103.427	103.293	103.159	3.625	103.177	103.005	103.005
3.500	103.163	103.029	102.895	3.500	102.913	102.741	102.741
3.375	102.852	102.718	102.584	3.375	102.602	102.430	102.430
3.250	102.621	102.487	102.354	3.250	102.371	102.168	102.168
3.125	102.512	102.378	102.244	3.125	102.262	102.059	102.059
3.000	102.128	101.994	101.860	3.000	101.878	101.675	101.675
2.875	101.743	101.609	101.475	2.875	101.493	101.290	101.290
2.750	101.304	101.170	101.036	2.750	101.054	100.851	100.851
2.625	101.136	101.002	100.868	2.625	100.886	100.730	100.730
2.500	100.698	100.565	100.431	2.500	100.448	100.292	100.292
2.375	100.252	100.118	99.984	2.375	100.002	99.846	99.846
2.250	99.784	99.650	99.516	2.250	99.534	99.377	99.377
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	103.652	103.496	103.496	3.500	103.402	103.246	103.246
3.375	103.337	103.181	103.181	3.375	103.087	102.931	102.931
3.250	104.279	104.170	104.170	3.250	104.029	103.920	103.920
3.125	103.723	103.613	103.613	3.125	103.473	103.363	103.363
3.000	103.366	103.256	103.256	3.000	103.116	103.006	103.006
2.875	103.001	102.891	102.891	2.875	102.751	102.641	102.641
2.750	102.624	102.514	102.514	2.750	102.374	102.264	102.264
2.625	102.415	102.228	102.228	2.625	102.165	101.978	101.978
2.500	102.039	101.852	101.852	2.500	101.789	101.602	101.602
2.375	101.663	101.475	101.475	2.375	101.413	101.225	101.225
2.250	101.281	101.094	101.094	2.250	101.031	100.844	100.844
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	100.718	100.627	100.536	4.125	100.468	100.377	100.286
4.000	101.081	100.990	100.899	4.000	100.831	100.740	100.649
3.875	101.440	101.359	101.155	3.875	101.190	101.109	100.905
3.750	102.763	102.665	102.461	3.750	102.513	102.415	102.211
3.625	102.454	102.375	102.297	3.625	102.204	102.125	102.047
3.500	102.267	102.189	102.111	3.500	102.017	101.939	101.861
3.375	101.917	101.839	101.761	3.375	101.667	101.589	101.511
3.250	102.390	102.312	102.234	3.250	102.140	102.062	101.984
3.125	101.809	101.709	101.610	3.125	101.559	101.459	101.360
3.000	101.452	101.353	101.253	3.000	101.202	101.103	101.003
2.875	101.099	100.999	100.900	2.875	100.849	100.749	100.650
2.750	100.920	100.821	100.721	2.750	100.670	100.571	100.471

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



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1/3/2022 7:45:38 AM

Lock Desk Hours: 8am - 4:00pm PST  
Email: lockdesk@memortgage.com  
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	104.907	104.825	104.727	4.250	105.628	105.504	105.474	3.750	104.521	104.672	104.687	
4.000	104.553	104.465	104.398	4.125	105.842	105.741	105.533	3.625	104.719	104.594	104.469	
3.875	104.315	104.206	104.092	4.000	105.326	105.226	105.042	3.500	104.971	104.918	104.817	
3.750	104.173	104.064	103.950	3.875	104.910	104.859	104.717	3.375	104.613	104.561	104.459	
3.625	103.869	103.761	103.646	3.750	104.513	104.429	104.264	3.250	104.215	104.162	104.061	
3.500	103.311	103.185	103.017	3.625	104.397	104.272	104.046	3.125	103.848	103.792	103.693	
3.375	102.868	102.742	102.617	3.500	104.063	103.937	103.712	3.000	103.623	103.496	103.421	
3.250	102.383	102.258	102.132	3.375	103.676	103.551	103.325	2.875	103.309	103.201	103.093	
3.125	101.760	101.648	101.537	3.250	103.212	103.086	102.861	2.750	102.891	102.776	102.689	
3.000	101.285	101.184	101.087	3.125	102.750	102.649	102.441	2.625	102.528	102.419	102.311	
2.875	100.767	100.658	100.549	3.000	102.346	102.246	102.037	2.500	102.120	102.011	101.903	
2.750	100.152	100.044	99.935	2.875	101.890	101.789	101.581	2.375	101.510	101.426	101.343	
2.625	99.108	99.008	98.830	2.750	101.329	101.229	101.020	2.250	101.069	100.986	100.902	
2.500	98.333	98.240	98.151	2.625	100.683	100.582	100.374	2.125	100.551	100.468	100.384	
2.375	97.607	97.507	97.388	2.500	99.917	99.816	99.618	2.000	99.971	99.888	99.804	
2.250	96.883	96.783	96.603	2.375	99.385	99.284	99.086	1.990	99.888	99.805	99.721	
				2.250	98.727	98.626	98.428	1.875	99.061	98.977	98.896	

  

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	105.300	105.451	105.466	4.250	103.962	103.906	103.765	3.875	103.648	103.799	103.814
3.750	104.945	105.096	105.111	4.125	103.882	103.882	103.740	3.750	103.428	103.578	103.593
3.625	104.467	104.617	104.632	4.000	104.784	104.676	104.595	3.625	103.120	103.271	103.286
3.500	104.707	104.649	104.482	3.875	104.376	104.264	104.186	3.500	103.612	103.553	103.387
3.375	104.531	104.472	104.306	3.750	104.004	103.883	103.813	3.375	103.411	103.353	103.186
3.250	104.199	104.140	103.974	3.625	103.422	103.312	103.230	3.250	103.133	103.074	102.908
3.125	103.720	103.661	103.495	3.500	102.998	102.915	102.748	3.125	102.783	102.725	102.558
3.000	103.382	103.277	103.184	3.375	102.632	102.491	102.327	3.000	102.981	102.880	102.678
2.875	103.192	103.087	102.994	3.250	102.163	102.007	101.846	2.875	102.692	102.592	102.389
2.750	102.796	102.688	102.597	3.125	101.464	101.374	101.217	2.750	102.343	102.242	102.040
2.625	102.420	102.299	102.219	3.000	101.035	100.921	100.765	2.625	101.945	101.845	101.642
2.500	101.948	101.834	101.746	2.875	100.600	100.441	100.283	2.500	101.466	101.398	101.249
2.375	101.534	101.451	101.370	2.750	99.929	99.784	99.632	2.375	101.080	101.030	100.880
2.250	101.154	101.070	100.989	2.625	99.135	99.059	98.909	2.250	100.664	100.614	100.464
2.125	100.731	100.648	100.567	2.500	98.305	98.180	97.954				
2.000	100.273	100.190	100.109	2.375	97.559	97.433	97.208				
1.875	99.730	99.647	99.566	2.250	96.796	96.670	96.445				

### 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

FICO Special

FICO ≥ 740 (excludes High Balance)	0.250
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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:  
1/3/2022 7:45:38 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	104.907	104.825	104.727	4.250	105.628	105.504	105.474	3.750	104.521	104.672	104.687	3.625	104.719	104.594	104.469
4.000	104.553	104.465	104.398	4.125	105.842	105.741	105.533	3.625	104.719	104.594	104.469	3.500	104.971	104.918	104.817
3.875	104.315	104.206	104.092	4.000	105.326	105.226	105.042	3.500	104.971	104.918	104.817	3.375	104.613	104.561	104.459
3.750	104.173	104.064	103.950	3.875	104.910	104.859	104.717	3.375	104.613	104.561	104.459	3.250	104.215	104.162	104.061
3.625	103.869	103.761	103.646	3.750	104.513	104.429	104.264	3.250	104.215	104.162	104.061	3.125	103.848	103.792	103.693
3.500	103.311	103.185	103.017	3.625	104.397	104.272	104.046	3.125	103.848	103.792	103.693	3.000	103.623	103.496	103.421
3.375	102.868	102.742	102.617	3.500	104.063	103.937	103.712	3.000	103.623	103.496	103.421	2.875	103.309	103.201	103.093
3.250	102.383	102.258	102.132	3.375	103.676	103.551	103.325	2.875	103.309	103.201	103.093	2.750	102.891	102.776	102.689
3.125	101.760	101.648	101.537	3.250	103.212	103.086	102.861	2.750	102.891	102.776	102.689	2.625	102.528	102.419	102.311
3.000	101.285	101.184	101.087	3.125	102.750	102.649	102.441	2.625	102.528	102.419	102.311	2.500	102.120	102.011	101.903
2.990	101.227	101.106	101.009	3.000	102.346	102.246	102.037	2.500	102.120	102.011	101.903	2.375	101.510	101.426	101.343
2.875	100.767	100.658	100.549	2.875	101.890	101.789	101.581	2.375	101.510	101.426	101.343	2.250	101.069	100.986	100.902
2.750	100.152	100.044	99.935	2.750	101.329	101.229	101.020	2.250	101.069	100.986	100.902	2.125	100.551	100.468	100.384
2.625	99.108	99.008	98.830	2.625	100.683	100.582	100.374	2.125	100.551	100.468	100.384	2.000	99.971	99.888	99.804
2.500	98.333	98.240	98.151	2.500	99.917	99.816	99.618	2.000	99.971	99.888	99.804	1.990	99.888	99.805	99.721
2.375	97.607	97.507	97.388	2.375	99.385	99.284	99.086	1.990	99.888	99.805	99.721	1.875	99.061	98.977	98.896
2.250	96.883	96.783	96.603	2.250	98.727	98.626	98.428	1.875	99.061	98.977	98.896				

Conforming 10 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	105.300	105.451	105.466	4.250	103.837	103.781	103.640	3.875	103.523	103.674	103.689
3.750	104.945	105.096	105.111	4.125	103.757	103.757	103.615	3.750	103.303	103.453	103.468
3.625	104.467	104.617	104.632	4.000	104.659	104.551	104.470	3.625	102.995	103.146	103.161
3.500	104.707	104.649	104.482	3.875	104.251	104.139	104.061	3.500	103.487	103.428	103.262
3.375	104.531	104.472	104.306	3.750	103.879	103.758	103.688	3.375	103.286	103.228	103.061
3.250	104.199	104.140	103.974	3.625	103.297	103.187	103.105	3.250	103.008	102.949	102.783
3.125	103.720	103.661	103.495	3.500	102.873	102.790	102.623	3.125	102.658	102.600	102.433
3.000	103.382	103.277	103.184	3.375	102.507	102.366	102.202	3.000	102.856	102.755	102.553
2.875	103.192	103.087	102.994	3.250	102.038	101.882	101.721	2.875	102.567	102.467	102.264
2.750	102.796	102.688	102.597	3.125	101.339	101.249	101.092	2.750	102.218	102.117	101.915
2.625	102.420	102.299	102.219	3.000	100.910	100.796	100.640	2.625	101.820	101.720	101.517
2.500	101.948	101.834	101.746	2.875	100.475	100.316	100.158	2.500	101.341	101.273	101.124
2.375	101.534	101.451	101.370	2.750	99.804	99.659	99.507	2.375	100.955	100.905	100.755
2.250	101.154	101.070	100.989	2.625	99.010	98.934	98.784	2.250	100.539	100.489	100.339
2.125	100.731	100.648	100.567	2.500	98.180	98.055	97.829				
2.000	100.273	100.190	100.109	2.375	97.434	97.308	97.083				
1.875	99.730	99.647	99.566	2.250	96.671	96.545	96.320				

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	-2.500	-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

FICO Special	
FICO ≥ 740 (excludes High Balance)	0.250

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

Loans with Secondary Financing			
All Loans with Sub Financing			-0.375
The below adds also apply:			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

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

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

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

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable									
>25 Yr Term	Coverage	Credit Scores							
Base LTV		FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
	6%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
85 - & Below	12%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
	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	-1.300	-1.300
Rate & Term Refinance	0.000	0.000	0.000	-0.530	-0.530	-1.050	-1.050	-1.050
Relocation	0.100	0.100	0.140	0.250	0.250	0.350	0.350	0.350
Second Home	-0.250	-0.250	-0.490	-0.700	-0.700	-1.230	-1.230	-1.230
3- to 4-Unit Property	-1.190	-1.190	-1.330	-1.750	N/A	N/A	N/A	N/A
25 Years and Under	0.180	0.180						



Effective Time:  
1/3/2022 7:45:38 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	102.625	102.500	4.250	100.750	100.625						
4.125	102.500	102.375	4.125	100.500	100.375						
4.000	102.375	102.250	4.000	100.250	100.125						
3.875	102.000	101.875	3.875	99.875	99.750						
3.750	101.625	101.500	3.750	99.500	99.375						
3.625	101.125	101.000	3.625	99.000	98.875						
3.500	100.750	100.625	3.500	98.500	98.375						
3.375	100.375	100.250	3.375	97.750	97.625						
3.250	99.875	99.750	3.250	96.875	96.750						
3.125	99.500	99.375	3.125								
3.000	99.125	99.000	3.000								
2.875	98.500	98.375	2.875								
2.750			2.750								

  

HEMJJA5			HEM Jumbo 5/6 SOFR ARM			HEMJJA7			HEM Jumbo 7/6 SOFR ARM			HEMJJA10			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day			
4.750			4.750			4.750			4.750			4.750					
4.625			4.625			4.625			4.625			4.625					
4.500			4.500			4.500			4.500			4.500					
4.375			4.375			4.375			4.375			4.375					
4.250			4.250			4.250			4.250	96.875	96.750	4.250	96.875	96.750			
4.125			4.125			4.125			4.125	96.625	96.500	4.125	96.625	96.500			
4.000			4.000	98.500	98.375	4.000	98.500	98.375	4.000	96.375	96.250	4.000	96.375	96.250			
3.875	98.500	98.375	3.875	98.500	98.375	3.875	98.500	98.375	3.875	96.125	96.000	3.875	96.125	96.000			
3.750	98.500	98.375	3.750	98.375	98.250	3.750	98.375	98.250	3.750	95.750	95.625	3.750	95.750	95.625			
3.625	98.375	98.250	3.625	98.250	98.125	3.625	98.250	98.125	3.625	95.375	95.250	3.625	95.375	95.250			
3.500	98.250	98.125	3.500	98.125	98.000	3.500	98.125	98.000	3.500	94.875	94.750	3.500	94.875	94.750			
3.375	98.125	98.000	3.375	97.875	97.750	3.375	97.875	97.750	3.375	94.375	94.250	3.375	94.375	94.250			
3.250			3.250	97.625	97.500	3.250	97.625	97.500	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



Effective Time:  
1/3/2022 7:45:38 AM

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

**Fannie Mae HomeReady**

AMFX30HR		HomeReady 30 Yr Fixed			AMFX30HBHR		HomeReady 30 Yr Fixed High Balance		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	104.909	104.759	104.736	4.250	102.521	102.319	102.279		
4.125	104.532	104.381	104.358	4.125	102.684	104.002	102.534		
4.000	104.180	104.052	103.998	4.000	103.815	103.714	103.627		
3.875	103.790	103.662	103.625	3.875	103.403	103.299	103.214		
3.750	103.375	103.247	103.183	3.750	102.991	102.882	102.802		
3.625	102.935	102.844	102.714	3.625	102.651	102.560	102.430		
3.500	102.430	102.332	102.183	3.500	102.012	101.942	101.764		
3.375	101.950	101.852	101.697	3.375	101.600	101.527	101.352		
3.250	101.420	101.321	101.167	3.250	101.090	101.011	100.870		
3.125	100.874	100.793	100.648	3.125	100.402	100.349	100.180		
3.000	100.382	100.302	100.157	3.000	99.962	99.908	99.750		
2.875	99.830	99.749	99.604	2.875	99.470	99.406	99.274		
2.750	99.175	99.093	98.949	2.750	98.847	98.784	98.638		
2.625	98.396	98.333	98.197	2.625	98.118	98.050	97.893		
2.500	97.817	97.754	97.618	2.500	96.960	96.864	96.712		

**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





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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	104.909	104.759	104.736	4.250	102.583	102.361	102.338
4.125	104.532	104.381	104.358	4.125	102.684	102.574	102.534
4.000	104.180	104.052	103.998	4.000	103.394	103.280	103.244
3.875	103.790	103.662	103.625	3.875	103.127	103.010	102.978
3.750	103.375	103.247	103.183	3.750	102.806	102.686	102.657
3.625	102.935	102.844	102.714	3.625	102.651	102.560	102.430
3.500	102.430	102.332	102.183	3.500	101.909	101.814	101.688
3.375	101.950	101.852	101.697	3.375	101.534	101.435	101.313
3.250	101.420	101.321	101.167	3.250	101.090	100.988	100.870
3.125	100.874	100.793	100.648	3.125	100.392	100.287	100.172
3.000	100.382	100.302	100.157	3.000	99.945	99.870	99.750
2.875	99.830	99.749	99.604	2.875	99.470	99.390	99.274
2.750	99.175	99.093	98.949	2.750	98.834	98.751	98.638
2.625	98.396	98.333	98.197	2.625	97.552	97.447	97.302
2.500	97.817	97.754	97.618	2.500	96.497	96.391	96.247

**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



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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	
<b>The below adds also apply:</b>			
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