



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Tuesday, January 4, 2022

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:
 1/4/2022 7:58:55 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	104.960	104.922	104.863	3.875	104.801	104.780	104.747	3.875	105.722	105.723	105.490	3.750	105.135	105.097	104.986	3.750	105.776	105.777	105.544	3.625	104.996	104.889	104.785	3.625	106.454	106.356	106.132	3.625	104.512	104.427	104.330	3.500	104.590	104.482	104.379	3.500	104.321	104.242	104.142	3.500	105.804	105.706	105.482	3.375	104.276	104.191	104.094	3.375	104.026	103.941	103.844	3.375	105.513	105.415	105.191	3.250	104.391	104.255	104.158	3.250	104.498	104.353	104.260	3.250	105.305	105.200	104.978	3.125	103.868	103.723	103.630	3.125	103.883	103.739	103.646	3.125	104.710	104.576	104.430	3.000	103.353	103.209	103.115	3.000	103.477	103.333	103.240	3.000	104.327	104.193	104.047	2.875	102.922	102.823	102.710	2.875	102.956	102.812	102.719	2.875	103.879	103.744	103.598	2.750	102.805	102.705	102.592	2.750	103.052	102.920	102.844	2.750	103.341	103.212	103.070	2.625	101.670	101.538	101.461	2.625	101.783	101.651	101.574	2.625	101.903	101.794	101.714	2.500	101.108	100.976	100.899	2.500	101.336	101.203	101.127	2.500	101.459	101.351	101.270	2.375	100.532	100.432	100.323	2.375	100.731	100.598	100.522	2.375	100.791	100.682	100.602	2.250	100.056	99.967	99.855	2.250	100.088	99.955	99.879	2.250	100.218	100.110	100.029
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				3.875	98.927	98.828	98.715	4.250				3.750	98.834	98.734	98.622	4.125	103.339	103.290	103.456	4.125				3.625	101.120	101.035	100.938	4.000	102.967	103.013	103.179	4.000	102.361	102.763	102.929	3.500	99.444	99.359	99.262	3.875	102.586	102.723	102.889	3.875	102.071	102.473	102.639	3.750	104.385	104.351	104.169	3.750	104.135	104.101	103.919	3.625	104.162	104.142	104.050	3.625	104.020	104.000	103.907	3.500	104.019	103.999	103.906	3.500	103.956	103.935	103.843	3.375	103.579	103.559	103.467	3.375	103.625	103.604	103.512	3.250	103.585	103.535	103.339	3.250	103.335	103.285	103.161	3.125	103.656	103.614	103.534	3.125	103.383	103.342	103.262	3.000	103.177	103.136	103.055	3.000	103.029	102.988	102.907	2.875	102.643	102.602	102.521	2.875	102.648	102.606	102.526	2.750	102.664	102.623	102.543	2.750	102.665	102.624	102.543																																				
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																																																																																																																																																
3.875	98.677	98.578	98.465	3.750	98.584	98.484	98.372	3.125	97.430	97.316	97.188	3.000	96.610	96.496	96.367	2.875	95.926	95.813	95.684	2.750	95.479	95.365	95.236	2.625	96.787	96.673	96.544	2.500	95.940	95.826	95.697	2.425	95.246	95.133	95.004	2.375	95.246	95.133	95.004	2.250	94.814	94.700	94.571	2.125	0.000	0.000	0.000	2.125	0.000	0.000	0.000																																																																																																																
GFFX30HB				FHA 30 Yr Fixed HB				GVFX30HB				VA 30 Yr Fixed HB																																																																																																																																																							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day																																																																																																																																																				
4.125	102.173	102.161	102.122	4.000	102.283	102.266	102.231	4.125	101.418	101.382	101.342	4.000	101.803	101.767	101.727	3.875	102.331	102.251	102.091	3.875	102.081	102.001	101.773	3.750	103.467	103.374	103.146	3.750	103.217	103.124	102.896	3.625	103.875	103.801	103.698	3.625	103.020	102.946	102.843	3.500	103.457	103.379	103.280	3.500	102.726	102.648	102.549	3.375	103.118	103.036	102.940	3.375	102.407	102.325	102.229	3.250	103.024	102.939	102.842	3.250	102.774	102.689	102.592	3.125	102.585	102.489	102.361	3.125	102.127	102.028	101.915	3.000	102.173	102.074	101.950	3.000	101.776	101.676	101.564	2.875	101.687	101.588	101.475	2.875	101.437	101.338	101.225	2.750	101.524	101.424	101.311	2.750	101.274	101.174	101.061	2.625	100.314	100.217	100.026	2.625	100.055	99.967	99.747	2.500	99.866	99.778	99.620	2.500	99.616	99.528	99.370	2.375	99.408	99.320	99.205	2.375	99.158	99.070	98.955	2.250	99.004	98.912	98.807	2.250	98.754	98.662	98.557																																				

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
VA IRRRL Adjustments	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250
Purchase Special	
FHA Fixed Programs Only (excludes High Balance and ARMS)	0.250

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



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

Effective Time:
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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

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	104.205	104.071	103.938	4.250	103.955	103.940	103.940
4.125	103.810	103.676	103.542	4.125	103.560	103.466	103.466
4.000	103.601	103.467	103.333	4.000	103.351	103.257	103.257
3.875	103.426	103.292	103.158	3.875	103.176	103.082	103.082
3.750	103.304	103.170	103.036	3.750	103.054	102.866	102.866
3.625	103.239	103.105	102.972	3.625	102.989	102.802	102.802
3.500	102.976	102.842	102.708	3.500	102.726	102.538	102.538
3.375	102.665	102.531	102.397	3.375	102.415	102.227	102.227
3.250	102.418	102.284	102.150	3.250	102.168	101.981	101.981
3.125	102.309	102.175	102.041	3.125	102.059	101.872	101.872
3.000	101.925	101.791	101.657	3.000	101.675	101.487	101.487
2.875	101.540	101.406	101.272	2.875	101.290	101.103	101.103
2.750	101.101	100.967	100.833	2.750	100.851	100.663	100.663
2.625	100.683	100.549	100.415	2.625	100.433	100.261	100.261
2.500	100.245	100.111	99.977	2.500	99.995	99.823	99.823
2.375	99.799	99.665	99.531	2.375	99.549	99.377	99.377
2.250	99.330	99.197	99.063	2.250	99.080	98.909	98.909
GSFFX15	FHA 15 Yr Fixed			GSVFX15	VA 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	103.918	103.761	103.761	3.500	103.668	103.511	103.511
3.375	103.603	103.447	103.447	3.375	103.353	103.197	103.197
3.250	104.108	103.967	103.967	3.250	103.858	103.717	103.717
3.125	103.551	103.410	103.410	3.125	103.301	103.160	103.160
3.000	103.194	103.053	103.053	3.000	102.944	102.803	102.803
2.875	102.829	102.688	102.688	2.875	102.579	102.438	102.438
2.750	102.452	102.311	102.311	2.750	102.202	102.061	102.061
2.625	102.056	101.790	101.790	2.625	101.806	101.540	101.540
2.500	101.680	101.414	101.414	2.500	101.430	101.164	101.164
2.375	101.303	101.038	101.038	2.375	101.053	100.788	100.788
2.250	100.922	100.656	100.656	2.250	100.672	100.406	100.406
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	100.793	100.757	100.717	4.125	100.543	100.507	100.467
4.000	101.178	101.142	101.102	4.000	100.928	100.892	100.852
3.875	101.456	101.376	101.148	3.875	101.206	101.126	100.898
3.750	102.592	102.499	102.271	3.750	102.342	102.249	102.021
3.625	102.258	102.165	102.029	3.625	102.008	101.915	101.779
3.500	102.013	101.927	101.831	3.500	101.763	101.677	101.581
3.375	101.665	101.580	101.483	3.375	101.415	101.330	101.233
3.250	102.149	102.064	101.967	3.250	101.899	101.814	101.717
3.125	101.502	101.403	101.290	3.125	101.252	101.153	101.040
3.000	101.151	101.051	100.939	3.000	100.901	100.801	100.689
2.875	100.812	100.713	100.600	2.875	100.562	100.463	100.350
2.750	100.649	100.549	100.436	2.750	100.399	100.299	100.186

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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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	104.853	104.697	104.672	4.250	105.559	105.427	105.406	3.750	104.983	104.858	104.733	
4.000	104.427	104.303	104.221	4.125	105.766	105.682	105.449	3.625	104.543	104.418	104.293	
3.875	104.058	103.949	103.818	4.000	105.250	105.166	104.933	3.500	104.826	104.782	104.669	
3.750	103.915	103.807	103.676	3.875	104.753	104.708	104.525	3.375	104.463	104.420	104.306	
3.625	103.612	103.503	103.373	3.750	104.356	104.273	104.071	3.250	104.054	104.009	103.896	
3.500	102.945	102.820	102.678	3.625	104.079	103.954	103.695	3.125	103.671	103.624	103.513	
3.375	102.546	102.420	102.278	3.500	103.727	103.602	103.408	3.000	103.357	103.229	103.130	
3.250	102.061	101.935	101.793	3.375	103.327	103.206	103.024	2.875	103.005	102.896	102.775	
3.125	101.435	101.310	101.168	3.250	102.861	102.736	102.477	2.750	102.600	102.491	102.371	
3.000	100.866	100.766	100.636	3.125	102.486	102.386	102.143	2.625	102.244	102.135	102.013	
2.875	100.342	100.233	100.109	3.000	102.063	101.962	101.719	2.500	101.815	101.707	101.585	
2.750	99.738	99.629	99.505	2.875	101.595	101.494	101.251	2.375	101.270	101.186	101.092	
2.625	98.621	98.520	98.371	2.750	101.031	100.931	100.687	2.250	100.829	100.746	100.652	
2.500	97.914	97.814	97.684	2.625	100.383	100.282	100.039	2.125	100.311	100.228	100.133	
2.375	97.146	97.045	96.916	2.500	99.609	99.508	99.265	2.000	99.731	99.648	99.554	
2.250	96.392	96.292	96.128	2.375	98.971	98.871	98.644	1.990	99.648	99.565	99.471	
				2.250	98.298	98.198	97.971	1.875	98.767	98.683	98.569	

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	105.548	105.515	105.332	4.250	103.923	103.862	103.679	3.875	103.896	103.863	103.680
3.750	105.193	105.160	104.978	4.125	103.725	103.725	103.542	3.750	103.675	103.642	103.460
3.625	104.715	104.681	104.499	4.000	103.385	104.506	103.202	3.625	103.368	103.335	103.152
3.500	104.516	104.466	104.271	3.875	104.185	104.066	103.980	3.500	103.359	103.308	103.113
3.375	104.340	104.290	104.094	3.750	103.775	103.650	103.569	3.375	103.158	103.108	102.912
3.250	104.008	103.958	103.762	3.625	103.191	103.062	102.983	3.250	102.879	102.829	102.634
3.125	103.529	103.479	103.283	3.500	102.705	102.595	102.412	3.125	102.530	102.480	102.284
3.000	103.127	103.029	102.901	3.375	102.391	102.215	102.017	3.000	102.614	102.497	102.247
2.875	102.927	102.815	102.701	3.250	101.921	101.746	101.548	2.875	102.325	102.208	101.959
2.750	102.518	102.405	102.292	3.125	101.187	101.011	100.814	2.750	101.976	101.858	101.609
2.625	102.131	102.003	101.902	3.000	100.617	100.535	100.351	2.625	101.578	101.461	101.212
2.500	101.668	101.538	101.440	2.875	100.152	100.022	99.838	2.500	101.178	101.094	100.886
2.375	101.248	101.165	101.052	2.750	99.501	99.365	99.182	2.375	100.809	100.725	100.517
2.250	100.862	100.778	100.665	2.625	98.690	98.610	98.427	2.250	100.393	100.309	100.101
2.125	100.437	100.354	100.240	2.500	97.846	97.720	97.462				
2.000	99.977	99.894	99.780	2.375	97.097	96.972	96.713				
1.875	99.433	99.349	99.236	2.250	96.318	96.193	95.934				

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



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Table with columns for AMFX30, AMFX25, Conforming 30 Yr Fixed, AMFX20, Conforming 20 Yr Fixed, AMFX15, and Conforming 15 Yr Fixed. Includes sub-tables for AMFX10, AMFX30HB, and AMFX15HB.

FHLMC Codes table with columns for code and description (e.g., ARFX30, CF 30yr fix).

LPMI Product Codes table with columns for FNMA and FHLMC codes and descriptions.

Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only. Grid showing adjustments for LTV ranges and FICO scores.

FICO Special table with FICO >= 740 (excludes High Balance) and value 0.250.

LTV/FICO Adjusters: Cash-Out Refinance (all Terms). Grid showing adjustments for LTV ranges and FICO scores.

Loans with Secondary Financing table with columns for LTV, CLTV, and various ranges.

High Balance Loan Adjusters table with Cash-Out Refinance and Purchase or Rate and Term Refinance.

General Adjustments table with columns for Description and various LTV/FICO ranges.

Loan Amount Adjustments table with LA >= \$50,000 - \$99,999 and other categories.

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable. Large table with multiple columns for LTV, FICO, and credit scores.

**LPMI Adjustments subject to change at time of MI Approval



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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	102.500	102.358	4.250	100.750	100.608			
4.125	102.375	102.233	4.125	100.500	100.358			
4.000	102.000	101.858	4.000	100.250	100.108			
3.875	101.625	101.483	3.875	99.875	99.733			
3.750	101.125	100.983	3.750	99.500	99.358			
3.625	100.750	100.608	3.625	99.000	98.858			
3.500	100.375	100.233	3.500	98.500	98.358			
3.375	99.875	99.733	3.375	97.750	97.608			
3.250	99.500	99.358	3.250	96.875	96.733			
3.125	99.125	98.983	3.125					
3.000	98.500	98.358	3.000					
2.875	97.875	97.733	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	100.125	99.983
4.125			4.125			4.125	99.875	99.733
4.000			4.000	101.750	101.608	4.000	99.625	99.483
3.875	101.750	101.608	3.875	101.750	101.608	3.875	99.375	99.233
3.750	101.750	101.608	3.750	101.625	101.483	3.750	99.000	98.858
3.625	101.625	101.483	3.625	101.500	101.358	3.625	98.625	98.483
3.500	101.500	101.358	3.500	101.375	101.233	3.500	98.125	97.983
3.375	101.375	101.233	3.375	101.125	100.983	3.375	97.625	97.483
3.250			3.250	100.875	100.733	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



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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	104.906	104.743	104.723	4.250	102.461	102.248	102.195		
4.125	104.499	104.336	104.316	4.125	102.487	102.376	102.310		
4.000	104.031	103.895	103.823	4.000	103.647	103.537	103.444		
3.875	103.614	103.478	103.406	3.875	103.219	103.106	103.015		
3.750	103.159	103.022	102.950	3.750	102.787	102.669	102.582		
3.625	102.632	102.538	102.399	3.625	102.368	102.275	102.122		
3.500	102.102	101.997	101.824	3.500	101.702	101.623	101.429		
3.375	101.608	101.503	101.330	3.375	101.276	101.195	101.003		
3.250	101.063	100.959	100.786	3.250	100.743	100.657	100.492		
3.125	100.488	100.403	100.226	3.125	100.032	99.967	99.780		
3.000	99.984	99.899	99.722	3.000	99.577	99.510	99.365		
2.875	99.420	99.334	99.157	2.875	99.080	98.999	98.867		
2.750	98.747	98.660	98.484	2.750	98.435	98.356	98.220		
2.625	97.930	97.863	97.682	2.625	97.681	97.607	97.419		
2.500	97.344	97.277	97.096	2.500	96.513	96.411	96.220		

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	104.906	104.743	104.723	4.250	102.522	102.291	102.252	
4.125	104.499	104.336	104.316	4.125	102.487	102.376	102.310	
4.000	104.031	103.895	103.823	4.000	103.186	103.071	103.007	
3.875	103.614	103.478	103.406	3.875	102.908	102.790	102.728	
3.750	103.159	103.022	102.950	3.750	102.579	102.457	102.399	
3.625	102.632	102.538	102.399	3.625	102.368	102.275	102.122	
3.500	102.102	101.997	101.824	3.500	101.595	101.498	101.347	
3.375	101.608	101.503	101.330	3.375	101.198	101.098	100.948	
3.250	101.063	100.959	100.786	3.250	100.742	100.638	100.492	
3.125	100.488	100.403	100.226	3.125	100.032	99.925	99.780	
3.000	99.984	99.899	99.722	3.000	99.577	99.499	99.365	
2.875	99.420	99.334	99.157	2.875	99.080	98.999	98.867	
2.750	98.747	98.660	98.484	2.750	98.435	98.350	98.220	
2.625	97.930	97.863	97.682	2.625	97.110	97.000	96.817	
2.500	97.344	97.277	97.096	2.500	96.041	95.930	95.747	

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

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