

meMortgage

NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Wednesday, January 5, 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:
 1/5/2022 7:41:47 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	
3.875	105.023	104.985	104.891	3.875	104.801	104.778	104.755	3.875	105.758	105.632	105.548	3.875	105.758	105.632	105.548	3.875	105.758	105.632	105.548	3.875	105.758	105.632	105.548	3.875	105.758	105.632	105.548	3.875	105.758	105.632	105.548
3.750	105.200	105.162	105.068	3.750	104.940	104.913	104.894	3.750	105.809	105.683	105.598	3.750	105.809	105.683	105.598	3.750	105.809	105.683	105.598	3.750	105.809	105.683	105.598	3.750	105.809	105.683	105.598	3.750	105.809	105.683	105.598
3.625	105.046	104.927	104.842	3.625	104.522	104.425	104.346	3.625	106.284	106.075	105.995	3.625	106.284	106.075	105.995	3.625	106.284	106.075	105.995	3.625	106.284	106.075	105.995	3.625	106.284	106.075	105.995	3.625	106.284	106.075	105.995
3.500	104.642	104.523	104.437	3.500	104.321	104.231	104.149	3.500	106.631	106.422	106.343	3.500	106.631	106.422	106.343	3.500	106.631	106.422	106.343	3.500	106.631	106.422	106.343	3.500	106.631	106.422	106.343	3.500	106.631	106.422	106.343
3.375	104.286	104.190	104.110	3.375	104.036	103.940	103.860	3.375	105.338	105.128	105.049	3.375	105.338	105.128	105.049	3.375	105.338	105.128	105.049	3.375	105.338	105.128	105.049	3.375	105.338	105.128	105.049	3.375	105.338	105.128	105.049
3.250	104.503	104.364	104.290	3.250	104.594	104.455	104.382	3.250	105.134	104.915	104.837	3.250	105.134	104.915	104.837	3.250	105.134	104.915	104.837	3.250	105.134	104.915	104.837	3.250	105.134	104.915	104.837	3.250	105.134	104.915	104.837
3.125	103.988	103.850	103.776	3.125	103.994	103.855	103.781	3.125	104.556	104.364	104.294	3.125	104.556	104.364	104.294	3.125	104.556	104.364	104.294	3.125	104.556	104.364	104.294	3.125	104.556	104.364	104.294	3.125	104.556	104.364	104.294
3.000	103.475	103.336	103.262	3.000	103.593	103.454	103.380	3.000	104.170	103.978	103.908	3.000	104.170	103.978	103.908	3.000	104.170	103.978	103.908	3.000	104.170	103.978	103.908	3.000	104.170	103.978	103.908	3.000	104.170	103.978	103.908
2.875	103.041	102.928	102.835	2.875	103.075	102.937	102.863	2.875	103.719	103.527	103.456	2.875	103.719	103.527	103.456	2.875	103.719	103.527	103.456	2.875	103.719	103.527	103.456	2.875	103.719	103.527	103.456	2.875	103.719	103.527	103.456
2.750	102.923	102.810	102.717	2.750	103.028	102.888	102.826	2.750	103.167	102.978	102.910	2.750	103.167	102.978	102.910	2.750	103.167	102.978	102.910	2.750	103.167	102.978	102.910	2.750	103.167	102.978	102.910	2.750	103.167	102.978	102.910
2.625	101.654	101.514	101.452	2.625	101.766	101.625	101.564	2.625	101.788	101.648	101.590	2.625	101.788	101.648	101.590	2.625	101.788	101.648	101.590	2.625	101.788	101.648	101.590	2.625	101.788	101.648	101.590	2.625	101.788	101.648	101.590
2.500	101.092	100.952	100.890	2.500	101.319	101.179	101.117	2.500	101.342	101.202	101.145	2.500	101.342	101.202	101.145	2.500	101.342	101.202	101.145	2.500	101.342	101.202	101.145	2.500	101.342	101.202	101.145	2.500	101.342	101.202	101.145
2.375	100.525	100.420	100.334	2.375	100.714	100.574	100.512	2.375	100.671	100.532	100.474	2.375	100.671	100.532	100.474	2.375	100.671	100.532	100.474	2.375	100.671	100.532	100.474	2.375	100.671	100.532	100.474	2.375	100.671	100.532	100.474
2.250	100.077	99.972	99.886	2.250	100.071	99.930	99.869	2.250	100.097	99.972	99.900	2.250	100.097	99.972	99.900	2.250	100.097	99.972	99.900	2.250	100.097	99.972	99.900	2.250	100.097	99.972	99.900	2.250	100.097	99.972	99.900

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	
4.375				4.375				4.375				4.375				3.875	98.921	98.808	98.715	3.875	98.921	98.808	98.715	3.875	98.921	98.808	98.715	3.875	98.921	98.808	98.715
4.250				4.250				4.250				4.250				3.750	98.827	98.714	98.622	3.750	98.827	98.714	98.622	3.750	98.827	98.714	98.622	3.750	98.827	98.714	98.622
4.125	103.339	103.195	103.325	4.125				4.125				4.125				3.625	101.114	101.017	100.938	3.625	101.114	101.017	100.938	3.625	101.114	101.017	100.938	3.625	101.114	101.017	100.938
4.000	102.967	102.923	103.053	4.000	102.239	102.673	102.803	4.000	102.239	102.673	102.803	4.000	102.239	102.673	102.803	3.500	99.438	99.342	99.262	3.500	99.438	99.342	99.262	3.500	99.438	99.342	99.262	3.500	99.438	99.342	99.262
3.875	102.586	102.639	102.769	3.875	101.955	102.389	102.519	3.875	101.955	102.389	102.519	3.875	101.955	102.389	102.519	3.375	98.982	98.885	98.806	3.375	98.982	98.885	98.806	3.375	98.982	98.885	98.806	3.375	98.982	98.885	98.806
3.750	104.391	104.327	104.171	3.750	104.141	104.077	103.921	3.750	104.141	104.077	103.921	3.750	104.141	104.077	103.921	3.250	98.543	98.446	98.367	3.250	98.543	98.446	98.367	3.250	98.543	98.446	98.367	3.250	98.543	98.446	98.367
3.625	104.150	104.118	104.036	3.625	104.010	103.978	103.896	3.625	104.010	103.978	103.896	3.625	104.010	103.978	103.896	3.125	99.881	99.785	99.705	3.125	99.881	99.785	99.705	3.125	99.881	99.785	99.705	3.125	99.881	99.785	99.705
3.500	104.008	103.976	103.895	3.500	103.946	103.914	103.833	3.500	103.946	103.914	103.833	3.500	103.946	103.914	103.833	3.000	98.519	98.423	98.343	3.000	98.519	98.423	98.343	3.000	98.519	98.423	98.343	3.000	98.519	98.423	98.343
3.375	103.570	103.538	103.457	3.375	103.616	103.584	103.503	3.375	103.616	103.584	103.503	3.375	103.616	103.584	103.503	2.875	97.910	97.814	97.734	2.875	97.910	97.814	97.734	2.875	97.910	97.814	97.734	2.875	97.910	97.814	97.734
3.250	103.601	103.501	103.323	3.250	103.351	103.251	103.153	3.250	103.351	103.251	103.153	3.250	103.351	103.251	103.153																
3.125	103.707	103.609	103.535	3.125	103.436	103.338	103.264	3.125	103.436	103.338	103.264	3.125	103.436	103.338	103.264																
3.000	103.230	103.132	103.059	3.000	103.082	102.984	102.910	3.000	103.082	102.984	102.910	3.000	103.082	102.984	102.910																
2.875	102.698	102.600	102.527	2.875	102.702	102.604	102.530	2.875	102.702	102.604	102.530	2.875	102.702	102.604	102.530																
2.750	102.722	102.624	102.550	2.750	102.721	102.623	102.550	2.750	102.721	102.623	102.550	2.750	102.721	102.623	102.550																

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	
3.875	98.671	98.558	98.465	3.125	97.423	97.294	97.188	3.125	97.423	97.294	97.188	3.125	97.423	97.294	97.188	3.125	97.173	97.044	96.938	3.125	97.173	97.044	96.938	3.125	97.173	97.044	96.938	3.125	97.173	97.044	96.938
3.750	98.577	98.464	98.372	3.000	96.602	96.473	96.367	3.000	96.602	96.473	96.367	3.000	96.602	96.473	96.367	3.000	96.352	96.223	96.117	3.000	96.352	96.223	96.117	3.000	96.352	96.223	96.117	3.000	96.352	96.223	96.117
3.625	100.864	100.767	100.688	2.875	95.919	95.790	95.684	2.875	95.919	95.790	95.684	2.875	95.919	95.790	95.684	2.875	95.669	95.540	95.434	2.875	95.669	95.540	95.434	2.875	95.669	95.540	95.434	2.875	95.669	95.540	95.434
3.500	99.188	99.092	99.012	2.750	95.471	95.342	95.236	2.750	95.471	95.342	95.236	2.750	95.471	95.342	95.236	2.750	95.221	95.092	94.986	2.750	95.221	95.092	94.986	2.750	95.221	95.092	94.986	2.750	95.221	95.092	94.986
3.375	98.732	98.635	98.556	2.625	96.779	96.650	96.544	2.625	96.779	96.650	96.544	2.625	96.779	96.650	96.544	2.625	96.529	96.400	96.294	2.625	96.529	96.400	96.294	2.625	96.529	96.400	96.294	2.625	96.529	96.400	96.



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

Effective Time:
 1/5/2022 7:41:47 AM

theNADA FHA 100% PROGRAM					
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAHB30	theNADA FHA High Balance 30 Yr Fixed	
	Rate	30 Day		Rate	30 Day
	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 Rate 6.000% Par Price		
10 Yr Fixed Rate 6.000% Par Price		
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	

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) <ul style="list-style-type: none"> 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	104.284	104.150	104.016	4.250	104.034	104.049	104.049				
4.125	103.794	103.660	103.526	4.125	103.544	103.435	103.435				
4.000	103.585	103.451	103.317	4.000	103.335	103.226	103.226				
3.875	103.410	103.276	103.142	3.875	103.160	103.051	103.051				
3.750	103.319	103.185	103.052	3.750	103.069	102.882	102.882				
3.625	103.255	103.121	102.987	3.625	103.005	102.818	102.818				
3.500	102.991	102.857	102.723	3.500	102.741	102.554	102.554				
3.375	102.680	102.546	102.412	3.375	102.430	102.243	102.243				
3.250	102.496	102.362	102.229	3.250	102.246	102.043	102.043				
3.125	102.387	102.253	102.119	3.125	102.137	101.934	101.934				
3.000	102.003	101.869	101.735	3.000	101.753	101.550	101.550				
2.875	101.618	101.484	101.350	2.875	101.368	101.165	101.165				
2.750	101.179	101.045	100.911	2.750	100.929	100.726	100.726				
2.625	100.636	100.502	100.368	2.625	100.386	100.230	100.230				
2.500	100.198	100.065	99.931	2.500	99.948	99.792	99.792				
2.375	99.752	99.618	99.484	2.375	99.502	99.346	99.346				
2.250	99.284	99.150	99.016	2.250	99.034	98.877	98.877				
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	103.949	103.793	103.793	3.500	103.699	103.543	103.543				
3.375	103.634	103.478	103.478	3.375	103.384	103.228	103.228				
3.250	104.123	103.967	103.967	3.250	103.873	103.717	103.717				
3.125	103.567	103.410	103.410	3.125	103.317	103.160	103.160				
3.000	103.210	103.053	103.053	3.000	102.960	102.803	102.803				
2.875	102.844	102.688	102.688	2.875	102.594	102.438	102.438				
2.750	102.467	102.311	102.311	2.750	102.217	102.061	102.061				
2.625	102.228	102.040	102.040	2.625	101.978	101.790	101.790				
2.500	101.852	101.664	101.664	2.500	101.602	101.414	101.414				
2.375	101.475	101.288	101.288	2.375	101.225	101.038	101.038				
2.250	101.094	100.906	100.906	2.250	100.844	100.656	100.656				
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	100.836	100.788	100.748	4.125	100.586	100.538	100.498				
4.000	101.221	101.173	101.133	4.000	100.971	100.923	100.883				
3.875	101.455	101.385	101.237	3.875	101.205	101.135	100.987				
3.750	102.727	102.600	102.406	3.750	102.477	102.350	102.156				
3.625	102.393	102.265	102.072	3.625	102.143	102.015	101.822				
3.500	102.046	101.926	101.846	3.500	101.796	101.676	101.596				
3.375	101.675	101.579	101.499	3.375	101.425	101.329	101.249				
3.250	102.159	102.062	101.983	3.250	101.909	101.812	101.733				
3.125	101.621	101.508	101.415	3.125	101.371	101.258	101.165				
3.000	101.269	101.157	101.064	3.000	101.019	100.907	100.814				
2.875	100.931	100.818	100.725	2.875	100.681	100.568	100.475				
2.750	100.767	100.654	100.561	2.750	100.517	100.404	100.311				

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				CAMFX20				CAMFX15			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 20 Yr Fixed				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	104.886	104.742	104.681	4.250	105.525	105.392	105.352	3.750	105.032	104.890	104.782				
4.000	104.546	104.411	104.333	4.125	105.744	105.634	105.441	3.625	104.545	104.410	104.317				
3.875	104.093	103.976	103.882	4.000	105.229	105.146	104.992	3.500	104.918	104.793	104.694				
3.750	103.933	103.808	103.700	3.875	104.869	104.812	104.657	3.375	104.560	104.435	104.336				
3.625	103.606	103.482	103.373	3.750	104.473	104.360	104.204	3.250	104.155	104.029	103.931				
3.500	103.096	102.953	102.836	3.625	104.212	104.056	103.844	3.125	103.775	103.647	103.550				
3.375	102.677	102.535	102.418	3.500	103.860	103.704	103.499	3.000	103.394	103.305	103.225				
3.250	102.174	102.031	101.914	3.375	103.460	103.304	103.115	2.875	103.173	103.050	102.950				
3.125	101.511	101.369	101.252	3.250	102.993	102.838	102.626	2.750	102.774	102.650	102.550				
3.000	100.968	100.845	100.737	3.125	102.573	102.445	102.244	2.625	102.384	102.261	102.161				
2.875	100.447	100.324	100.222	3.000	102.150	102.022	101.821	2.500	101.924	101.801	101.701				
2.750	99.820	99.696	99.594	2.875	101.682	101.553	101.352	2.375	101.363	101.269	101.191				
2.625	98.679	98.557	98.449	2.750	101.118	100.990	100.789	2.250	100.916	100.821	100.744				
2.500	98.029	97.916	97.816	2.625	100.470	100.341	100.140	2.125	100.407	100.312	100.235				
2.375	97.260	97.147	97.047	2.500	99.696	99.567	99.366	2.000	99.813	99.718	99.641				
2.250	96.479	96.359	96.259	2.375	99.058	98.932	98.746	1.990	99.729	99.634	99.557				
				2.250	98.385	98.259	98.073	1.875	98.928	98.834	98.748				

CAMFX30				CAMFX30HB				CAMFX15HB			
Clarity Conforming 30 Yr Fixed				Clarity Conforming 30 Yr Fixed HB				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	105.607	105.544	105.388	4.250	103.933	103.857	103.703	3.875	103.987	103.923	103.767
3.750	105.252	105.189	105.033	4.125	103.881	103.860	103.706	3.750	103.766	103.702	103.546
3.625	104.774	104.710	104.554	4.000	104.742	104.608	104.530	3.625	103.458	103.395	103.239
3.500	104.588	104.488	104.310	3.875	104.305	104.175	104.093	3.500	103.430	103.330	103.152
3.375	104.411	104.311	104.133	3.750	103.898	103.763	103.685	3.375	103.229	103.129	102.952
3.250	104.080	103.979	103.802	3.625	103.318	103.180	103.105	3.250	102.951	102.851	102.673
3.125	103.601	103.500	103.323	3.500	102.826	102.660	102.512	3.125	102.602	102.501	102.324
3.000	103.151	103.051	102.873	3.375	102.497	102.298	102.135	3.000	102.763	102.626	102.427
2.875	102.938	102.825	102.724	3.250	102.010	101.811	101.649	2.875	102.475	102.338	102.139
2.750	102.590	102.477	102.376	3.125	101.261	101.062	100.900	2.750	102.125	101.988	101.789
2.625	102.171	102.057	101.957	3.000	100.691	100.564	100.423	2.625	101.728	101.591	101.392
2.500	101.762	101.648	101.548	2.875	100.221	100.059	99.919	2.500	101.343	101.226	101.048
2.375	101.412	101.323	101.250	2.750	99.560	99.404	99.265	2.375	100.974	100.857	100.679
2.250	101.024	100.953	100.880	2.625	98.742	98.646	98.506	2.250	100.558	100.441	100.263
2.125	100.599	100.505	100.419	2.500	97.900	97.744	97.532				
2.000	100.139	100.044	99.959	2.375	97.151	96.996	96.784				
1.875	99.595	99.500	99.414	2.250	96.373	96.217	96.005				

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

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)				
	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

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

Loans with Secondary Financing			
All Loans with Sub Financing			-0.375
The below adds also apply:			
LTV	CLTV	<70	≥70
>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:
1/5/2022 7:41:47 AM

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

Conventional												
AMFX30	AMFX25	Conforming 30 Yr Fixed			AMFX20	Conforming 20 Yr Fixed			AMFX15	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	104.886	104.742	104.681	4.250	105.525	105.392	105.352	3.750	105.032	104.890	104.782	
4.000	104.546	104.411	104.333	4.125	105.744	105.634	105.441	3.625	104.545	104.410	104.317	
3.875	104.093	103.976	103.882	4.000	105.229	105.146	104.992	3.500	104.918	104.793	104.694	
3.750	103.933	103.808	103.700	3.875	104.869	104.812	104.657	3.375	104.560	104.435	104.336	
3.625	103.606	103.482	103.373	3.750	104.473	104.360	104.204	3.250	104.155	104.029	103.931	
3.500	103.096	102.953	102.836	3.625	104.212	104.056	103.844	3.125	103.775	103.647	103.550	
3.375	102.677	102.535	102.418	3.500	103.860	103.704	103.499	3.000	103.394	103.305	103.225	
3.250	102.174	102.031	101.914	3.375	103.460	103.304	103.115	2.875	103.173	103.050	102.950	
3.125	101.511	101.369	101.252	3.250	102.993	102.838	102.626	2.750	102.774	102.650	102.550	
3.000	100.968	100.845	100.737	3.125	102.573	102.445	102.244	2.625	102.384	102.261	102.161	
2.990	100.900	100.776	100.674	3.000	102.150	102.022	101.821	2.500	101.924	101.801	101.701	
2.875	100.447	100.324	100.222	2.875	101.682	101.553	101.352	2.375	101.363	101.269	101.191	
2.750	99.820	99.696	99.594	2.750	101.118	100.990	100.789	2.250	100.916	100.821	100.744	
2.625	98.679	98.557	98.449	2.625	100.470	100.341	100.140	2.125	100.407	100.312	100.235	
2.500	98.029	97.916	97.816	2.500	99.696	99.567	99.366	2.000	99.813	99.718	99.641	
2.375	97.260	97.147	97.047	2.375	99.058	98.932	98.746	1.990	99.729	99.634	99.557	
2.250	96.479	96.359	96.259	2.250	98.385	98.259	98.073	1.875	98.928	98.834	98.748	

AMFX10	Conforming 10 Yr Fixed			AMFX30HB	Conforming 30 Yr Fixed HB			AMFX15HB	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	105.607	105.544	105.388	4.250	103.808	103.732	103.578	3.875	103.862	103.798	103.642
3.750	105.252	105.189	105.033	4.125	103.756	103.735	103.581	3.750	103.641	103.577	103.421
3.625	104.774	104.710	104.554	4.000	104.617	104.483	104.405	3.625	103.333	103.270	103.114
3.500	104.588	104.488	104.310	3.875	104.180	104.050	103.968	3.500	103.305	103.205	103.027
3.375	104.411	104.311	104.133	3.750	103.773	103.638	103.560	3.375	103.104	103.004	102.827
3.250	104.080	103.979	103.802	3.625	103.193	103.055	102.980	3.250	102.826	102.726	102.548
3.125	103.601	103.500	103.323	3.500	102.701	102.535	102.387	3.125	102.477	102.376	102.199
3.000	103.151	103.051	102.873	3.375	102.372	102.173	102.010	3.000	102.638	102.501	102.302
2.875	102.938	102.825	102.724	3.250	101.885	101.686	101.524	2.875	102.350	102.213	102.014
2.750	102.590	102.477	102.376	3.125	101.136	100.937	100.775	2.750	102.000	101.863	101.664
2.625	102.171	102.057	101.957	3.000	100.566	100.439	100.298	2.625	101.603	101.466	101.267
2.500	101.762	101.648	101.548	2.875	100.096	99.934	99.794	2.500	101.218	101.101	100.923
2.375	101.412	101.323	101.250	2.750	99.435	99.279	99.140	2.375	100.849	100.732	100.554
2.250	101.024	100.953	100.880	2.625	98.617	98.521	98.381	2.250	100.433	100.316	100.138
2.125	100.599	100.505	100.419	2.500	97.775	97.619	97.407				
2.000	100.139	100.044	99.959	2.375	97.026	96.871	96.659				
1.875	99.595	99.500	99.414	2.250	96.248	96.092	95.880				

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		
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HLPMI	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	-1.250	-2.250	-2.250	-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)				
	≤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	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	620-639
Base LTV	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	-3.770	-4.690	-5.150	-5.710
97 - 95.01%	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
95 - 90.01%	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
90 - 85.01%	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280
>45% DTI	Adjustments	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-655	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	0.180	0.280	0.280	0.390	0.390	0.390
	95.01%-97% LTV	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
90.01%-95% LTV	-0.350	-0.440	-0.570	-0.720	N/A	N/A	N/A	N/A	
85.01%-90% LTV	-0.280	-0.390	-0.500	-0.620	N/A	N/A	N/A	N/A	
85% LTV and under	-0.110	-0.170	-0.220	-0.300	N/A	N/A	N/A	N/A	
>= 2 Borrowers	95.01%-97% LTV	0.180	0.200	0.200	0.200	0.210	0.220	0.230	0.270
	90.01%-95% LTV	0.140	0.140	0.140	0.160	0.160	0.170	0.190	0.250
	85.01%-90% LTV	0.100	0.100	0.100	0.100	0.110	0.110	0.120	0.150
	85% L								



Effective Time:
1/5/2022 7:41:47 AM

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

Jumbo								
HEMJF30			HEMJF15			HEMJF30		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750			4.750					
4.625			4.625					
4.500			4.500					
4.375			4.375					
4.250	101.983	101.867	4.250	100.733	100.617			
4.125	101.858	101.742	4.125	100.483	100.367			
4.000	101.608	101.492	4.000	100.233	100.117			
3.875	101.358	101.242	3.875	99.858	99.742			
3.750	100.983	100.867	3.750	99.483	99.367			
3.625	100.733	100.617	3.625	98.983	98.867			
3.500	100.358	100.242	3.500	98.483	98.367			
3.375	99.858	99.742	3.375	97.733	97.617			
3.250	99.358	99.242	3.250	96.858	96.742			
3.125	98.983	98.867	3.125					
3.000	98.483	98.367	3.000					
2.875	97.858	97.742	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	100.108	99.992
4.125			4.125			4.125	99.858	99.742
4.000			4.000	101.733	101.617	4.000	99.608	99.492
3.875	101.733	101.617	3.875	101.733	101.617	3.875	99.358	99.242
3.750	101.733	101.617	3.750	101.608	101.492	3.750	98.983	98.867
3.625	101.608	101.492	3.625	101.483	101.367	3.625	98.608	98.492
3.500	101.483	101.367	3.500	101.358	101.242	3.500	98.108	97.992
3.375	101.358	101.242	3.375	101.108	100.992	3.375	97.608	97.492
3.250			3.250	100.858	100.742	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	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJF15	HEM Jumbo 15 Yr Fixed
		HEMJF15	HEM Jumbo 15 Yr Fixed
		HEMJF15	HEM Jumbo 15 Yr Fixed
		HEMJF15	HEM Jumbo 15 Yr Fixed

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:
1/5/2022 7:41:47 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	104.907	104.743	104.706	4.250	102.427	102.212	102.152				
4.125	104.506	104.341	104.304	4.125	102.487	103.732	102.324				
4.000	104.155	104.010	103.940	4.000	103.757	103.636	103.547				
3.875	103.742	103.596	103.527	3.875	103.337	103.214	103.127				
3.750	103.284	103.139	103.070	3.750	102.909	102.780	102.697				
3.625	102.738	102.592	102.523	3.625	102.368	102.258	102.135				
3.500	102.187	102.064	101.920	3.500	101.783	101.684	101.521				
3.375	101.693	101.570	101.426	3.375	101.355	101.254	101.092				
3.250	101.149	101.026	100.882	3.250	100.825	100.719	100.561				
3.125	100.539	100.436	100.301	3.125	100.105	99.996	99.842				
3.000	100.033	99.930	99.796	3.000	99.616	99.537	99.383				
2.875	99.476	99.374	99.239	2.875	99.111	99.029	98.879				
2.750	98.805	98.702	98.568	2.750	98.480	98.394	98.245				
2.625	98.030	97.947	97.823	2.625	97.733	97.642	97.497				
2.500	97.452	97.369	97.245	2.500	96.689	96.577	96.433				

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

FICO	LTV Range	
	≤ 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	104.907	104.743	104.706	4.250	102.493	102.261	102.215				
4.125	104.506	104.341	104.304	4.125	102.487	102.371	102.324				
4.000	104.155	104.010	103.940	4.000	103.186	103.066	103.022				
3.875	103.742	103.596	103.527	3.875	102.908	102.786	102.742				
3.750	103.284	103.139	103.070	3.750	102.579	102.453	102.413				
3.625	102.738	102.592	102.523	3.625	102.368	102.258	102.135				
3.500	102.187	102.064	101.920	3.500	101.595	101.481	101.360				
3.375	101.693	101.570	101.426	3.375	101.198	101.082	100.962				
3.250	101.149	101.026	100.882	3.250	100.742	100.622	100.505				
3.125	100.539	100.436	100.301	3.125	100.032	99.909	99.794				
3.000	100.033	99.930	99.796	3.000	99.577	99.484	99.377				
2.875	99.476	99.374	99.239	2.875	99.080	98.985	98.879				
2.750	98.805	98.702	98.568	2.750	98.435	98.336	98.233				
2.625	98.030	97.947	97.823	2.625	97.294	97.174	97.037				
2.500	97.452	97.369	97.245	2.500	96.214	96.093	95.957				

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