



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Thursday, January 6, 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

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:
 1/6/2022 8:07:18 AM

Government																															
GFFX30				GFFX25				FHA 30 Yr Fixed				GVFX30				GVFX25				VA 30 Yr Fixed				GUFX30				USDA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	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	104.958	104.826	104.823	3.875	104.830	104.698	104.695	3.875	105.831	105.722	105.629																				
3.750	105.039	104.989	104.892	3.750	104.956	104.828	104.825	3.750	105.882	105.772	105.679																				
3.625	104.705	104.603	104.491	3.625	104.455	104.353	104.163	3.625	105.923	105.740	105.660																				
3.500	104.358	104.257	104.067	3.500	104.108	104.007	103.883	3.500	105.270	105.087	105.007																				
3.375	103.974	103.873	103.782	3.375	103.724	103.623	103.532	3.375	104.976	104.793	104.713																				
3.250	104.140	104.031	103.846	3.250	104.181	104.068	103.996	3.250	104.743	104.557	104.479																				
3.125	103.748	103.639	103.440	3.125	103.503	103.390	103.319	3.125	104.251	104.101	104.034																				
3.000	103.345	103.236	103.037	3.000	103.095	102.986	102.885	3.000	103.865	103.715	103.648																				
2.875	102.913	102.804	102.605	2.875	102.663	102.554	102.355	2.875	103.413	103.263	103.196																				
2.750	102.468	102.359	102.171	2.750	102.432	102.316	102.258	2.750	102.835	102.685	102.620																				
2.625	101.367	101.280	101.105	2.625	101.135	101.030	100.961	2.625	101.367	101.280	101.191																				
2.500	100.928	100.841	100.666	2.500	100.681	100.591	100.507	2.500	100.928	100.841	100.745																				
2.375	100.470	100.383	100.208	2.375	100.220	100.133	99.958	2.375	100.470	100.383	100.208																				
2.250	100.005	99.918	99.744	2.250	99.755	99.668	99.494	2.250	100.005	99.918	99.744																				

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	98.901	98.808	98.715												
4.250				4.250				4.250	98.807	98.714	98.622												
4.125	103.192	103.183	103.341	4.125				4.125	101.097	101.017	100.938												
4.000	102.821	102.911	103.069	4.000	102.294	102.661	102.819	4.000	99.421	99.342	99.262												
3.875	102.440	102.627	102.785	3.875	102.010	102.377	102.535	3.875	98.965	98.885	98.806												
3.750	104.385	104.338	104.187	3.750	104.135	104.088	103.937	3.750	98.526	98.446	98.367												
3.625	104.116	104.069	103.962	3.625	103.960	103.900	103.812	3.625	99.864	99.785	99.705												
3.500	103.962	103.902	103.814	3.500	103.893	103.834	103.745	3.500	98.502	98.423	98.343												
3.375	103.517	103.464	103.368	3.375	103.559	103.499	103.410	3.375	97.893	97.814	97.734												
3.250	103.591	103.514	103.339	3.250	103.341	103.264	103.089																
3.125	103.486	103.423	103.347	3.125	103.211	103.147	103.071																
3.000	103.000	102.937	102.861	3.000	102.851	102.788	102.712																
2.875	102.625	102.548	102.373	2.875	102.463	102.400	102.324																
2.750	102.471	102.408	102.332	2.750	102.473	102.410	102.334																

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	98.651	98.558	98.465	3.125	97.400	97.294	97.188	3.125	97.150	97.044	96.938												
3.750	98.557	98.464	98.372	3.000	96.579	96.473	96.367	3.000	96.329	96.223	96.117												
3.625	100.847	100.767	100.688	2.875	95.896	95.790	95.684	2.875	95.646	95.540	95.434												
3.500	99.171	99.092	99.012	2.750	95.448	95.342	95.236	2.750	95.198	95.092	94.986												
3.375	98.715	98.635	98.556	2.625	96.756	96.650	96.544	2.625	96.506	96.400	96.294												
3.250	98.276	98.196	98.117	2.500	95.910	95.803	95.697	2.500	95.660	95.553	95.447												
3.125	99.614	99.535	99.455	2.375	95.216	95.110	95.004	2.375	94.966	94.860	94.754												
3.000	98.252	98.173	98.093	2.250	94.783	94.677	94.571	2.250	94.533	94.427	94.321												
2.875	97.643	97.564	97.484	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	102.198	102.071	102.068	4.125	101.388	101.288	101.258	4.125	101.388	101.288	101.258				
4.000	102.310	102.179	102.176	4.000	101.713	101.673	101.633	4.000	101.713	101.673	101.633				
3.875	102.323	102.270	102.128	3.875	102.073	102.020	101.878	3.875	102.073	102.020	101.878				
3.750	103.589	103.488	103.297	3.750	103.339	103.238	103.047	3.750	103.339	103.238	103.047				
3.625	103.593	103.467	103.422	3.625	103.005	102.903	102.713	3.625	103.005	102.903	102.713				
3.500	103.163	103.040	102.991	3.500	102.658	102.557	102.367	3.500	102.658	102.557	102.367				
3.375	102.812	102.693	102.639	3.375	102.274	102.173	101.983	3.375	102.274	102.173	101.983				
3.250	102.815	102.706	102.530	3.250	102.565	102.456	102.280	3.250	102.565	102.456	102.280				
3.125	102.423	102.314	102.115	3.125	102.173	102.064	101.865	3.125	102.173	102.064	101.865				
3.000	102.070	101.961	101.762	3.000	101.820	101.711	101.512	3.000	101.820	101.711	101.512				
2.875	101.588	101.479	101.280	2.875	101.338	101.229	101.030	2.875	101.338	101.229	101.030				
2.750	101.143	101.034	100.890	2.750	100.893	100.784	100.640	2.750	100.893	100.784	100.640				
2.625	100.348	100.261	100.087	2.625	100.098	100.011	99.837	2.625	100.098	100.011	99.837				
2.500	99.910	99.823	99.648	2.500	99.660	99.573	99.398	2.500	99.660	99.573	99.398				
2.375	99.451	99.364	99.189	2.375	99.201	99.114	98.939	2.375	99.201	99.114	98.939				
2.250	98.987	98.900	98.725	2.250	98.737	98.650	98.475	2.250	98.737	98.650	98.475				

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:
 1/6/2022 8:07:18 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.



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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	104.112	103.978	103.844	4.250	103.862	103.815	103.815
4.125	103.716	103.582	103.448	4.125	103.466	103.356	103.356
4.000	103.507	103.373	103.239	4.000	103.257	103.148	103.148
3.875	103.332	103.198	103.064	3.875	103.082	102.972	102.972
3.750	103.066	102.932	102.798	3.750	102.816	102.707	102.707
3.625	102.958	102.824	102.690	3.625	102.708	102.521	102.521
3.500	102.694	102.560	102.427	3.500	102.444	102.257	102.257
3.375	102.383	102.249	102.115	3.375	102.133	101.946	101.946
3.250	102.006	101.872	101.738	3.250	101.756	101.569	101.569
3.125	101.887	101.753	101.619	3.125	101.637	101.450	101.450
3.000	101.503	101.369	101.235	3.000	101.253	101.065	101.065
2.875	101.118	100.984	100.850	2.875	100.868	100.681	100.681
2.750	100.679	100.545	100.411	2.750	100.429	100.241	100.241
2.625	100.073	99.939	99.805	2.625	99.823	99.651	99.651
2.500	99.636	99.502	99.368	2.500	99.386	99.214	99.214
2.375	99.190	99.056	98.922	2.375	98.940	98.768	98.768
2.250	98.721	98.587	98.453	2.250	98.471	98.299	98.299
GSFFX15	FHA 15 Yr Fixed			GSVFX15	VA 15 Yr Fixed		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.500	104.074	104.011	104.011	3.500	103.824	103.761	103.761
3.375	103.759	103.697	103.697	3.375	103.509	103.447	103.447
3.250	103.904	103.764	103.764	3.250	103.654	103.514	103.514
3.125	103.348	103.207	103.207	3.125	103.098	102.957	102.957
3.000	102.991	102.850	102.850	3.000	102.741	102.600	102.600
2.875	102.626	102.485	102.485	2.875	102.376	102.235	102.235
2.750	102.249	102.108	102.108	2.750	101.999	101.858	101.858
2.625	101.790	101.571	101.571	2.625	101.540	101.321	101.321
2.500	101.414	101.195	101.195	2.500	101.164	100.945	100.945
2.375	101.038	100.819	100.819	2.375	100.788	100.569	100.569
2.250	100.656	100.438	100.438	2.250	100.406	100.188	100.188
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	100.703	100.663	100.623	4.125	100.453	100.413	100.373
4.000	101.088	101.048	101.008	4.000	100.838	100.798	100.758
3.875	101.448	101.395	101.253	3.875	101.198	101.145	101.003
3.750	102.714	102.613	102.422	3.750	102.464	102.363	102.172
3.625	102.380	102.278	102.088	3.625	102.130	102.028	101.838
3.500	102.033	101.932	101.742	3.500	101.783	101.682	101.492
3.375	101.649	101.548	101.358	3.375	101.399	101.298	101.108
3.250	101.940	101.831	101.655	3.250	101.690	101.581	101.405
3.125	101.548	101.439	101.240	3.125	101.298	101.189	100.990
3.000	101.195	101.086	100.887	3.000	100.945	100.836	100.637
2.875	100.713	100.604	100.405	2.875	100.463	100.354	100.155
2.750	100.268	100.159	100.015	2.750	100.018	99.909	99.765

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	104.763	104.752	104.605	4.250	105.419	105.319	105.286	3.750	104.822	104.775	104.624	
4.000	104.416	104.380	104.232	4.125	105.733	105.647	105.458	3.625	104.468	104.421	104.270	
3.875	104.028	103.986	103.838	4.000	105.221	105.156	105.009	3.500	104.693	104.602	104.504	
3.750	103.832	103.781	103.634	3.875	104.864	104.822	104.674	3.375	104.329	104.238	104.141	
3.625	103.425	103.301	103.091	3.750	104.461	104.370	104.221	3.250	103.915	103.823	103.726	
3.500	103.021	102.897	102.687	3.625	104.195	104.071	103.861	3.125	103.530	103.437	103.342	
3.375	102.562	102.439	102.228	3.500	103.843	103.719	103.509	3.000	103.269	103.161	102.964	
3.250	102.041	101.917	101.707	3.375	103.443	103.319	103.109	2.875	102.895	102.787	102.590	
3.125	101.407	101.283	101.073	3.250	102.976	102.853	102.643	2.750	102.515	102.407	102.210	
3.000	100.812	100.711	100.513	3.125	102.560	102.459	102.261	2.625	102.097	101.989	101.792	
2.875	100.274	100.172	99.974	3.000	102.137	102.036	101.838	2.500	101.625	101.517	101.320	
2.750	99.678	99.577	99.379	2.875	101.669	101.567	101.369	2.375	101.086	100.978	100.838	
2.625	98.664	98.562	98.364	2.750	101.105	101.004	100.806	2.250	100.568	100.475	100.386	
2.500	97.845	97.744	97.560	2.625	100.457	100.355	100.157	2.125	100.112	100.019	99.876	
2.375	97.206	97.105	96.921	2.500	99.683	99.581	99.383	2.000	99.586	99.493	99.317	
2.250	96.466	96.366	96.181	2.375	98.945	98.843	98.645	1.990	99.352	99.274	99.197	
				2.250	98.372	98.272	98.088	1.875	98.489	98.434	98.383	

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	105.601	105.554	105.404	4.250	103.926	103.867	103.720	3.875	103.981	103.934	103.783
3.750	105.247	105.200	105.049	4.125	103.881	103.870	103.723	3.750	103.760	103.713	103.562
3.625	104.768	104.721	104.570	4.000	103.541	103.530	103.383	3.625	103.453	103.406	103.255
3.500	104.578	104.501	104.326	3.875	103.212	103.617	103.010	3.500	103.420	103.343	103.168
3.375	104.401	104.324	104.149	3.750	103.420	103.321	103.232	3.375	103.219	103.142	102.968
3.250	104.070	103.992	103.818	3.625	102.905	102.782	102.652	3.250	102.941	102.864	102.689
3.125	103.591	103.513	103.339	3.500	102.539	102.415	102.205	3.125	102.592	102.514	102.340
3.000	103.141	103.064	102.889	3.375	102.136	102.012	101.802	3.000	102.748	102.640	102.443
2.875	102.777	102.669	102.472	3.250	101.599	101.476	101.266	2.875	102.460	102.352	102.155
2.750	102.440	102.332	102.135	3.125	101.044	100.921	100.711	2.750	102.110	102.002	101.805
2.625	102.022	101.914	101.717	3.000	100.431	100.329	100.132	2.625	101.713	101.605	101.408
2.500	101.583	101.490	101.314	2.875	99.925	99.823	99.625	2.500	101.331	101.238	101.062
2.375	101.291	101.198	101.022	2.750	99.368	99.267	99.069	2.375	100.962	100.869	100.693
2.250	100.931	100.837	100.661	2.625	98.608	98.484	98.274	2.250	100.546	100.453	100.277
2.125	100.474	100.381	100.205	2.500	97.883	97.759	97.549				
2.000	99.948	99.855	99.718	2.375	97.134	97.011	96.801				
1.875	99.279	99.224	99.173	2.250	96.356	96.232	96.022				

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:
1/6/2022 8:07:18 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	104.763	104.752	104.605	4.250	105.419	105.319	105.286	3.750	104.822	104.775	104.624	3.625	104.468	104.421	104.270
4.000	104.416	104.380	104.232	4.125	105.733	105.647	105.458	3.625	104.468	104.421	104.270	3.500	104.693	104.602	104.504
3.875	104.028	103.986	103.838	4.000	105.221	105.156	105.009	3.500	104.693	104.602	104.504	3.375	104.329	104.238	104.141
3.750	103.832	103.781	103.634	3.875	104.864	104.822	104.674	3.375	104.329	104.238	104.141	3.250	103.915	103.823	103.726
3.625	103.425	103.301	103.091	3.750	104.461	104.370	104.221	3.250	103.915	103.823	103.726	3.125	103.530	103.437	103.342
3.500	103.021	102.897	102.687	3.625	104.195	104.071	103.861	3.125	103.530	103.437	103.342	3.000	103.269	103.161	102.964
3.375	102.562	102.439	102.228	3.500	103.843	103.719	103.509	3.000	103.269	103.161	102.964	2.875	102.895	102.787	102.590
3.250	102.041	101.917	101.707	3.375	103.443	103.319	103.109	2.875	102.895	102.787	102.590	2.750	102.515	102.407	102.210
3.125	101.407	101.283	101.073	3.250	102.976	102.853	102.643	2.750	102.515	102.407	102.210	2.625	102.097	101.989	101.792
3.000	100.812	100.711	100.513	3.125	102.560	102.459	102.261	2.625	102.097	101.989	101.792	2.500	101.625	101.517	101.320
2.990	100.788	100.665	100.454	3.000	102.137	102.036	101.838	2.500	101.625	101.517	101.320	2.375	101.086	100.978	100.838
2.875	100.274	100.172	99.974	2.875	101.669	101.567	101.369	2.375	101.086	100.978	100.838	2.250	100.568	100.475	100.386
2.750	99.678	99.577	99.379	2.750	101.105	101.004	100.806	2.250	100.568	100.475	100.386	2.125	100.112	100.019	99.876
2.625	98.664	98.562	98.364	2.625	100.457	100.355	100.157	2.125	100.112	100.019	99.876	2.000	99.586	99.493	99.317
2.500	97.845	97.744	97.560	2.500	99.683	99.581	99.383	2.000	99.586	99.493	99.317	1.990	99.352	99.274	99.197
2.375	97.206	97.105	96.921	2.375	99.045	98.945	98.761	1.990	99.352	99.274	99.197	1.875	98.489	98.434	98.383
2.250	96.466	96.366	96.181	2.250	98.372	98.272	98.088	1.875	98.489	98.434	98.383				

FHLMC Codes												
AMFX10				AMFX30HB				AMFX15HB				
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
3.875	105.601	105.554	105.404	4.250	103.801	103.742	103.595	3.875	103.856	103.809	103.658	
3.750	105.247	105.200	105.049	4.125	103.756	103.745	103.598	3.750	103.635	103.588	103.437	
3.625	104.768	104.721	104.570	4.000	103.416	103.405	103.258	3.625	103.328	103.281	103.130	
3.500	104.578	104.501	104.326	3.875	103.087	103.087	102.885	3.500	103.295	103.218	103.043	
3.375	104.401	104.324	104.149	3.750	103.295	103.196	103.107	3.375	103.094	103.017	102.843	
3.250	104.070	103.992	103.818	3.625	102.780	102.657	102.527	3.250	102.816	102.739	102.564	
3.125	103.591	103.513	103.339	3.500	102.414	102.290	102.080	3.125	102.467	102.389	102.215	
3.000	103.141	103.064	102.889	3.375	102.011	101.887	101.677	3.000	102.623	102.515	102.318	
2.875	102.777	102.669	102.472	3.250	101.474	101.351	101.141	2.875	102.335	102.227	102.030	
2.750	102.440	102.332	102.135	3.125	100.919	100.796	100.586	2.750	101.985	101.877	101.680	
2.625	102.022	101.914	101.717	3.000	100.306	100.204	100.007	2.625	101.588	101.480	101.283	
2.500	101.583	101.490	101.314	2.875	99.800	99.698	99.500	2.500	101.206	101.113	100.937	
2.375	101.291	101.198	101.022	2.750	99.243	99.142	98.944	2.375	100.837	100.744	100.568	
2.250	100.931	100.837	100.661	2.625	98.483	98.359	98.149	2.250	100.421	100.328	100.152	
2.125	100.474	100.381	100.205	2.500	97.758	97.634	97.424					
2.000	99.948	99.855	99.718	2.375	97.009	96.886	96.676					
1.875	99.279	99.224	99.173	2.250	96.231	96.107	95.897					

LPMI Product Codes															
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				
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													

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				

FICO Special				
FICO ≥ 740 (excludes High Balance)				
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				
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				-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			
85 - & Below	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			

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	0.000	-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</				



Effective Time:
1/6/2022 8:07:18 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	101.242	101.125	4.250	100.742	100.625			
4.125	101.117	101.000	4.125	100.492	100.375			
4.000	100.992	100.875	4.000	100.242	100.125			
3.875	100.742	100.625	3.875	99.867	99.750			
3.750	100.492	100.375	3.750	99.492	99.375			
3.625	100.117	100.000	3.625	98.992	98.875			
3.500	99.617	99.500	3.500	98.492	98.375			
3.375	98.992	98.875	3.375	97.742	97.625			
3.250	98.492	98.375	3.250	96.867	96.750			
3.125	98.117	98.000	3.125					
3.000	97.617	97.500	3.000					
2.875	96.742	96.625	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	100.117	100.000
4.125			4.125			4.125	99.867	99.750
4.000			4.000	101.742	101.625	4.000	99.617	99.500
3.875	101.742	101.625	3.875	101.742	101.625	3.875	99.367	99.250
3.750	101.742	101.625	3.750	101.617	101.500	3.750	98.992	98.875
3.625	101.617	101.500	3.625	101.492	101.375	3.625	98.617	98.500
3.500	101.492	101.375	3.500	101.367	101.250	3.500	98.117	98.000
3.375	101.367	101.250	3.375	101.117	101.000	3.375	97.617	97.500
3.250			3.250	100.867	100.750	3.250		
3.125			3.125			3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15
HEMJF30	HEMJF15	HEMJF30	HEMJF15

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

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



Effective Time:
1/6/2022 8:07:18 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	104.795	104.664	104.640	4.250	102.311	102.143	102.102		
4.125	104.381	104.252	104.227	4.125	102.320	102.173	102.196		
4.000	103.830	103.702	103.677	4.000	103.295	103.210	103.108		
3.875	103.257	103.145	103.067	3.875	102.864	102.777	102.678		
3.750	102.802	102.690	102.612	3.750	102.431	102.340	102.245		
3.625	102.255	102.144	102.066	3.625	101.984	101.841	101.727		
3.500	101.606	101.500	101.393	3.500	101.194	101.117	100.943		
3.375	101.078	100.989	100.845	3.375	100.777	100.678	100.532		
3.250	100.521	100.432	100.301	3.250	100.298	100.169	100.061		
3.125	99.866	99.794	99.656	3.125	99.573	99.448	99.342		
3.000	99.352	99.278	99.141	3.000	99.008	98.894	98.791		
2.875	98.784	98.711	98.573	2.875	98.493	98.379	98.284		
2.750	98.107	98.035	97.897	2.750	97.835	97.734	97.632		
2.625	97.276	97.205	97.068	2.625	97.033	96.977	96.827		
2.500	96.631	96.573	96.429	2.500	96.177	96.117	95.971		

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



Effective Time:
1/6/2022 8:07:18 AM

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

Freddie Mac Home Possible							
ARFX30HP	Home Possible 30 Yr Fixed			ARFX30HPSC	Home Possible 30 Yr Fixed Super Conforming		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250	104.795	104.664	104.640	4.250	102.374	102.186	102.161
4.125	104.381	104.252	104.227	4.125	102.320	102.173	102.196
4.000	103.830	103.702	103.677	4.000	102.873	102.722	102.672
3.875	103.257	103.145	103.067	3.875	102.581	102.435	102.386
3.750	102.802	102.690	102.612	3.750	102.233	102.091	102.044
3.625	102.255	102.144	102.066	3.625	101.984	101.841	101.727
3.500	101.606	101.500	101.393	3.500	101.194	101.055	100.943
3.375	101.078	100.989	100.845	3.375	100.777	100.643	100.532
3.250	100.521	100.432	100.301	3.250	100.298	100.169	100.061
3.125	99.866	99.794	99.656	3.125	99.573	99.448	99.342
3.000	99.352	99.278	99.141	3.000	99.008	98.888	98.791
2.875	98.784	98.711	98.573	2.875	98.493	98.379	98.284
2.750	98.107	98.035	97.897	2.750	97.835	97.725	97.632
2.625	97.276	97.205	97.068	2.625	96.558	96.471	96.333
2.500	96.631	96.573	96.429	2.500	95.469	95.383	95.245

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