



NMLS 133519

HUD Lender ID# 1976400007

Borrower Paid Rate Sheet

Friday, January 7, 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:
 1/7/2022 7:56:25 AM

Government											
GFFX30 GFFX25 FHA 30 Yr Fixed				GVFX30 GVFX25 VA 30 Yr Fixed				GUFX30 USDA 30 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	104.968	104.826	104.823	3.875	104.840	104.698	104.695	3.875	105.716	105.624	105.520
3.750	104.993	104.965	104.853	3.750	104.966	104.828	104.825	3.750	105.765	105.673	105.569
3.625	104.585	104.447	104.343	3.625	104.181	104.047	104.000	3.625	105.816	105.628	105.537
3.500	104.183	104.045	103.990	3.500	104.065	103.936	103.883	3.500	105.162	104.973	104.883
3.375	103.841	103.755	103.663	3.375	103.676	103.552	103.494	3.375	104.866	104.677	104.587
3.250	103.894	103.808	103.716	3.250	104.018	103.863	103.773	3.250	104.642	104.450	104.362
3.125	103.239	103.124	103.050	3.125	103.329	103.173	103.084	3.125	104.079	103.929	103.853
3.000	102.814	102.705	102.625	3.000	102.883	102.727	102.638	3.000	103.690	103.541	103.464
2.875	102.283	102.178	102.092	2.875	102.335	102.198	102.113	2.875	103.237	103.088	103.011
2.750	102.088	101.988	101.882	2.750	102.233	102.074	101.998	2.750	102.651	102.501	102.425
2.625	100.800	100.641	100.565	2.625	100.882	100.724	100.648	2.625	101.141	101.022	100.959
2.500	100.236	100.077	100.002	2.500	100.416	100.257	100.181	2.500	100.694	100.574	100.512
2.375	99.658	99.550	99.427	2.375	99.857	99.699	99.623	2.375	100.022	99.902	99.840
2.250	99.132	99.052	98.967	2.250	99.213	99.055	98.979	2.250	99.447	99.327	99.265
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
4.375				4.375				3.875	98.901	98.808	98.709
4.250				4.250				3.750	98.807	98.714	98.615
4.125	103.202	103.247	103.246	4.125				3.625	101.097	101.017	100.932
4.000	102.831	102.970	102.968	4.000	102.493	102.720	102.718	3.500	99.421	99.342	99.257
3.875	102.453	102.680	102.679	3.875	102.203	102.430	102.429	3.375	98.965	98.885	98.800
3.750	104.282	104.251	104.084	3.750	104.032	104.001	103.834	3.250	98.526	98.446	98.361
3.625	104.063	104.040	103.930	3.625	103.909	103.886	103.776	3.125	99.864	99.785	99.700
3.500	103.912	103.889	103.779	3.500	103.840	103.818	103.708	3.000	98.502	98.423	98.338
3.375	103.464	103.441	103.331	3.375	103.504	103.481	103.371	2.875	97.893	97.814	97.728
3.250	103.212	103.165	102.988	3.250	103.146	103.123	103.013				
3.125	103.410	103.353	103.257	3.125	103.133	103.076	102.979				
3.000	102.919	102.862	102.766	3.000	102.771	102.714	102.618				
2.875	102.372	102.315	102.219	2.875	102.379	102.322	102.226				
2.750	102.381	102.324	102.228	2.750	102.385	102.328	102.232				
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
3.875	98.651	98.558	98.459	3.125	97.400	97.294	97.180	3.125	97.150	97.044	96.930
3.750	98.557	98.464	98.365	3.000	96.579	96.473	96.360	3.000	96.329	96.223	96.110
3.625	100.847	100.767	100.682	2.875	95.896	95.790	95.676	2.875	95.646	95.540	95.426
3.500	99.171	99.092	99.007	2.750	95.448	95.342	95.229	2.750	95.198	95.092	94.979
3.375	98.715	98.635	98.550	2.625	96.756	96.650	96.537	2.625	96.506	96.400	96.287
3.250	98.276	98.196	98.111	2.500	95.910	95.803	95.690	2.500	95.660	95.553	95.440
3.125	99.614	99.535	99.450	2.375	95.216	95.110	94.996	2.375	94.966	94.860	94.746
3.000	98.252	98.173	98.088	2.250	94.783	94.677	94.564	2.250	94.533	94.427	94.314
2.875	97.643	97.564	97.478	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				
4.125	102.207	102.071	102.068	4.125	101.398	101.261	101.258				
4.000	102.320	102.179	102.176	4.000	101.421	101.374	101.325				
3.875	102.179	102.040	102.035	3.875	101.852	101.790	101.613				
3.750	103.275	103.171	102.957	3.750	103.025	102.921	102.707				
3.625	103.603	103.470	103.422	3.625	102.759	102.626	102.579				
3.500	103.172	103.044	102.991	3.500	102.451	102.323	102.270				
3.375	102.821	102.697	102.639	3.375	102.116	101.993	101.934				
3.250	102.578	102.492	102.400	3.250	102.328	102.242	102.150				
3.125	102.259	102.145	102.070	3.125	101.616	101.505	101.350				
3.000	101.834	101.725	101.645	3.000	101.241	101.129	100.983				
2.875	101.242	101.137	101.052	2.875	100.764	100.659	100.574				
2.750	100.807	100.707	100.601	2.750	100.557	100.457	100.351				
2.625	99.681	99.593	99.468	2.625	99.431	99.343	99.144				
2.500	99.226	99.137	98.955	2.500	98.976	98.887	98.688				
2.375	98.763	98.675	98.476	2.375	98.513	98.425	98.226				
2.250	98.295	98.207	98.008	2.250	98.045	97.957	97.758				

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
	4.750	102.500		4.750	99.625		6.000% Par Price
	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	103.862	103.728	103.594	4.250	103.612	103.440	103.440
4.125	103.528	103.394	103.260	4.125	103.278	103.153	103.153
4.000	103.319	103.185	103.052	4.000	103.069	102.944	102.944
3.875	103.144	103.010	102.877	3.875	102.894	102.769	102.769
3.750	102.882	102.748	102.614	3.750	102.632	102.504	102.504
3.625	102.818	102.684	102.550	3.625	102.568	102.380	102.380
3.500	102.554	102.420	102.286	3.500	102.304	102.116	102.116
3.375	102.243	102.109	101.975	3.375	101.993	101.805	101.805
3.250	101.865	101.732	101.598	3.250	101.615	101.428	101.428
3.125	101.606	101.472	101.338	3.125	101.356	101.137	101.137
3.000	101.222	101.088	100.954	3.000	100.972	100.753	100.753
2.875	100.837	100.703	100.569	2.875	100.587	100.368	100.368
2.750	100.398	100.264	100.130	2.750	100.148	99.929	99.929
2.625	99.761	99.627	99.493	2.625	99.511	99.339	99.339
2.500	99.323	99.190	99.056	2.500	99.073	98.902	98.902
2.375	98.877	98.743	98.609	2.375	98.627	98.455	98.455
2.250	98.409	98.275	98.141	2.250	98.159	97.987	97.987

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	103.793	103.636	103.636	3.500	103.543	103.386	103.386
3.375	103.478	103.322	103.322	3.375	103.228	103.072	103.072
3.250	103.764	103.623	103.623	3.250	103.514	103.373	103.373
3.125	103.207	103.067	103.067	3.125	102.957	102.817	102.817
3.000	102.850	102.710	102.710	3.000	102.600	102.460	102.460
2.875	102.485	102.344	102.344	2.875	102.235	102.094	102.094
2.750	102.108	101.967	101.967	2.750	101.858	101.717	101.717
2.625	101.681	101.478	101.478	2.625	101.431	101.228	101.228
2.500	101.305	101.102	101.102	2.500	101.055	100.852	100.852
2.375	100.928	100.725	100.725	2.375	100.678	100.475	100.475
2.250	100.547	100.344	100.344	2.250	100.297	100.094	100.094
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	100.433	100.386	100.337	4.125	100.183	100.136	100.087
4.000	100.796	100.749	100.700	4.000	100.546	100.499	100.450
3.875	101.227	101.165	100.988	3.875	100.977	100.915	100.738
3.750	102.400	102.296	102.082	3.750	102.150	102.046	101.832
3.625	102.065	101.961	101.747	3.625	101.815	101.711	101.497
3.500	101.692	101.588	101.402	3.500	101.442	101.338	101.152
3.375	101.294	101.190	101.052	3.375	101.044	100.940	100.802
3.250	101.703	101.617	101.525	3.250	101.453	101.367	101.275
3.125	100.991	100.880	100.658	3.125	100.741	100.630	100.408
3.000	100.616	100.504	100.283	3.000	100.366	100.254	100.033
2.875	100.125	100.014	99.904	2.875	99.875	99.764	99.654
2.750	99.932	99.832	99.726	2.750	99.682	99.582	99.476

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	104.544	104.407	104.349	4.250	105.260	105.148	105.086	3.750	104.688	104.656	104.489				
4.000	104.087	103.963	103.966	4.125	105.554	105.436	105.211	3.625	104.334	104.303	104.136				
3.875	103.631	103.547	103.451	4.000	105.039	104.921	104.696	3.500	104.624	104.527	104.473				
3.750	103.403	103.333	103.223	3.875	104.506	104.494	104.319	3.375	104.256	104.159	104.105				
3.625	102.966	102.841	102.699	3.750	104.104	104.040	103.865	3.250	103.839	103.742	103.689				
3.500	102.312	102.187	102.038	3.625	103.640	103.525	103.303	3.125	103.447	103.348	103.297				
3.375	101.840	101.715	101.510	3.500	103.267	103.142	102.913	3.000	103.000	102.896	102.850				
3.250	101.300	101.175	101.020	3.375	102.853	102.728	102.500	2.875	102.612	102.502	102.388				
3.125	100.655	100.531	100.373	3.250	102.385	102.260	102.031	2.750	102.203	102.093	101.979				
3.000	100.047	99.946	99.842	3.125	101.942	101.840	101.622	2.625	101.801	101.692	101.580				
2.875	99.538	99.429	99.311	3.000	101.502	101.400	101.181	2.500	101.340	101.250	101.159				
2.750	98.894	98.784	98.667	2.875	101.022	100.920	100.702	2.375	100.891	100.813	100.730				
2.625	97.826	97.734	97.775	2.750	100.457	100.355	100.137	2.250	100.438	100.360	100.278				
2.500	97.108	97.074	97.110	2.625	99.807	99.705	99.486	2.125	99.924	99.846	99.763				
2.375	96.231	96.208	96.184	2.500	99.030	98.929	98.778	2.000	99.326	99.248	99.165				
2.250	95.479	95.448	95.396	2.375	98.196	98.094	97.957	1.990	99.242	99.164	99.081				
				2.250	97.448	97.417	97.284	1.875	98.309	98.262	98.113				

CAMFX10				CAMFX30HB				CAMFX15HB			
Clarity Conforming 10 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	105.472	105.441	105.274	4.250	103.725	103.702	103.527	3.875	103.865	103.834	103.667
3.750	105.112	105.081	104.914	4.125	103.546	103.546	103.371	3.750	103.642	103.610	103.443
3.625	104.634	104.603	104.436	4.000	103.207	103.207	103.032	3.625	103.325	103.294	103.127
3.500	104.218	104.187	104.020	3.875	102.849	102.849	102.650	3.500	102.969	102.926	102.759
3.375	103.997	103.950	103.773	3.750	103.231	103.103	102.221	3.375	102.769	102.722	102.545
3.250	103.659	103.612	103.435	3.625	102.645	102.514	101.949	3.250	102.486	102.439	102.262
3.125	103.180	103.133	102.956	3.500	101.999	101.900	101.555	3.125	102.125	102.077	101.900
3.000	102.730	102.683	102.546	3.375	101.567	101.424	101.214	3.000	102.006	101.904	101.692
2.875	102.372	102.271	102.169	3.250	101.070	100.902	100.716	2.875	101.717	101.615	101.403
2.750	102.019	101.918	101.816	3.125	100.355	100.230	100.002	2.750	101.360	101.258	101.046
2.625	101.597	101.495	101.394	3.000	99.767	99.704	99.446	2.625	100.950	100.848	100.636
2.500	101.259	101.196	101.032	2.875	99.301	99.182	98.980	2.500	100.916	100.853	100.689
2.375	100.965	100.892	100.793	2.750	98.623	98.496	98.301	2.375	100.543	100.480	100.317
2.250	100.588	100.525	100.402	2.625	97.805	97.688	97.462	2.250	100.120	100.058	99.894
2.125	100.147	100.067	99.975	2.500	97.078	96.961	96.735				
2.000	99.686	99.600	99.514	2.375	96.314	96.197	95.971				
1.875	99.140	99.054	98.968	2.250	95.535	95.418	95.192				

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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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	101.250	101.125	4.250	100.750	100.625			
4.125	101.000	100.875	4.125	100.500	100.375			
4.000	100.875	100.750	4.000	100.250	100.125			
3.875	100.625	100.500	3.875	99.875	99.750			
3.750	100.250	100.125	3.750	99.500	99.375			
3.625	99.875	99.750	3.625	99.000	98.875			
3.500	99.500	99.375	3.500	98.500	98.375			
3.375	99.000	98.875	3.375	97.750	97.625			
3.250	98.500	98.375	3.250	96.875	96.750			
3.125	98.000	97.875	3.125					
3.000	97.500	97.375	3.000					
2.875	96.625	96.500	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	100.000
4.125			4.125			4.125	99.875	99.750
4.000			4.000	101.750	101.625	4.000	99.625	99.500
3.875	101.750	101.625	3.875	101.750	101.625	3.875	99.375	99.250
3.750	101.750	101.625	3.750	101.625	101.500	3.750	99.000	98.875
3.625	101.625	101.500	3.625	101.500	101.375	3.625	98.625	98.500
3.500	101.500	101.375	3.500	101.375	101.250	3.500	98.125	98.000
3.375	101.375	101.250	3.375	101.125	101.000	3.375	97.625	97.500
3.250			3.250	100.875	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



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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	104.612	104.468	104.414	4.250	102.146	101.960	101.141		
4.125	104.191	104.047	103.993	4.125	102.332	102.171	102.196		
4.000	103.687	103.539	103.566	4.000	103.114	103.001	102.672		
3.875	103.231	103.105	103.051	3.875	102.680	102.565	102.386		
3.750	102.753	102.625	102.573	3.750	102.243	102.122	102.044		
3.625	102.183	102.079	102.007	3.625	101.995	101.849	101.727		
3.500	101.613	101.508	101.388	3.500	101.204	101.063	100.943		
3.375	101.070	100.963	100.845	3.375	100.786	100.651	100.532		
3.250	100.526	100.417	100.301	3.250	100.308	100.177	100.061		
3.125	99.846	99.735	99.621	3.125	99.582	99.456	99.342		
3.000	99.304	99.216	99.112	3.000	99.016	98.895	98.791		
2.875	98.735	98.645	98.543	2.875	98.502	98.386	98.284		
2.750	98.020	97.929	97.830	2.750	97.843	97.732	97.632		
2.625	97.370	97.315	97.366	2.625	96.777	96.385	96.046		
2.500	96.779	96.723	96.774	2.500	95.711	95.633	94.821		

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	104.612	104.468	104.414	4.250	102.208	102.001	101.197
4.125	104.191	104.047	103.993	4.125	102.332	102.171	102.196
4.000	103.687	103.539	103.566	4.000	102.885	102.726	102.672
3.875	103.231	103.105	103.051	3.875	102.592	102.439	102.386
3.750	102.753	102.625	102.573	3.750	102.243	102.094	102.044
3.625	102.183	102.079	102.007	3.625	101.995	101.849	101.727
3.500	101.613	101.508	101.388	3.500	101.204	101.063	100.943
3.375	101.070	100.963	100.845	3.375	100.786	100.651	100.532
3.250	100.526	100.417	100.301	3.250	100.308	100.177	100.061
3.125	99.846	99.735	99.621	3.125	99.582	99.456	99.342
3.000	99.304	99.216	99.112	3.000	99.016	98.895	98.791
2.875	98.735	98.645	98.543	2.875	98.502	98.386	98.284
2.750	98.020	97.929	97.830	2.750	97.843	97.732	97.632
2.625	97.370	97.315	97.366	2.625	96.328	96.239	96.046
2.500	96.779	96.723	96.774	2.500	95.258	95.147	94.821

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